

**ISS provides a fully compliant and tax-effective payment structure designed specifically for Temporary Workers wanting to contract in the UK. All Pay As You Earn (PAYE) and National Insurance (NI) is deducted at source and paid to HMRC ensuring you maintain a full UK tax record. Registration is easy and straightforward. There is no minimum term, set up or shut down cost.**

### Register by

- \* Phone: 0800 028 4211
- \* On-line: Log on to [www.issgroup.co.uk](http://www.issgroup.co.uk)
- \* Form: Complete the registration form attached  
Your Agency will forward your details to ISS if you require

### Advantages

- \* Maximise your income with the most tax-efficient hassle-free payment structure
- \* Claim travel, food, general business expenses
- \* Full compliance with tax and employment legislation
- \* Maintain a full UK tax record and UK employment rights
- \* Personal, professional service plus prompt payments
- \* 24-hour on-line accessibility to your financial profile
- \* Close working relationships with leading UK recruitment agencies
- \* Additional benefits and discounts for associated services

### Illustration

The illustration below demonstrates the savings made using ISS compared to the Agency payroll.

Daily Pay	Gross Weekly Pay	Agency Net Pay	ISS Net Pay	Difference with ISS
60	300	244.00	269.53	+ £25.53
100	500	382.00	403.56	+ £21.56
120	600	451.00	470.42	+ £19.42
130	650	485.50	503.85	+ £18.35
140	700	520.00	537.28	+ £17.28

Figures based on a 5 day working week assuming:

- \* Travel expenses of £25
- \* General business expenses of 2% of Gross
- \* Home as an office expenses of £2 per week

### Subsistence Allowance

ISS are able to account for a portion of your income as a subsistence allowance. This means that £16.30 per day is tax free. Your Agency will inform ISS of the number of days worked each week and ISS will automatically make the appropriate deduction from your pay before calculating your Income Tax and National Insurance Liability.

### Travel Expenses

You may further reduce your taxable income by claiming the cost of your travel expenses.

- \* If using public transport please submit your receipts to ISS. Please note that you must submit ORIGINAL RECEIPTS and not the item purchased (i.e. Travel Card).
- \* If using your personal vehicle please notify ISS of your odometer readings.

### General Business Expenses

You can claim £2.00 per week if you use your home as an office, and any business related expenses that are incurred wholly, necessarily and exclusively for the purposes of the trade.

**Complete your registration with ISS today - it takes less than 5 minutes**

**Call us on 0800 028 4211**

**Register on-line at [www.issgroup.co.uk](http://www.issgroup.co.uk)**

**Email [info@issgroup.co.uk](mailto:info@issgroup.co.uk) for further information**

## Frequently Asked Questions

---

**What payment options exist for Contractors working in the UK?** UK recruitment agencies allow you to be paid through independent specialist payroll providers (umbrella companies) like ISS. By outsourcing this payroll function to specialists, the agency can focus on securing quality placements for contractors.

**What is ISS?** ISS provides a more tax effective payroll service than your agency is able to provide. ISS provides a high quality and tax efficient payroll structure, which allows you to maximise your salary, whilst maintaining a full UK tax record.

**Why should I choose ISS?** ISS is a credible, compliant and professional organisation that specialises in providing a tax effective payroll. ISS works with several hundred leading recruitment agencies. Each year ISS payrolls over 12,000 individuals working throughout the UK.

**What benefit will I receive ?** You will take home more of the hard-earned money that you make without any extra effort and with no delays to your payments. ISS will grant you a subsistence allowance plus process your general business and travel expenses including the use of your home as an office. These deductions reduce your taxable income and consequently the tax that you pay. The after tax pay that you receive will increase!

**What is Subsistence Allowance?** ISS are able to account for a proportion of your income as Subsistence Allowance. This means that £16.30 of your daily rate will be tax free. This is automatically allocated to your invoices, and you are not required to send in supporting evidence. This allowance is specifically in relation to the cost you incur for breakfast and lunch.

**Can I claim Subsistence Allowance for an evening meal?** Yes. If you are away from home later than 6pm for work purposes you are entitled to claim £15.00 for the cost of an evening meal. Please select the particular date(s) on which you worked after 6pm on [www.issgroup.co.uk](http://www.issgroup.co.uk).

**Can I claim the costs of working from home?** Yes. You can claim £2.00 per week if you use your home as an office.

**Can I claim additional business related expenses?** Yes. Please submit ORIGINAL RECEIPTS for expenses that are incurred wholly, necessarily and exclusively for the purposes of the trade.

**How do I submit my work related Public Transport Original Receipts?** You can find the ISS expense claim form on [www.issgroup.co.uk](http://www.issgroup.co.uk). ISS recommends that you post your ORIGINAL RECEIPTS for work related public transport and completed ISS expense claim form weekly or fortnightly to:

- \* ISS House  
Expense Claim Department  
Sark  
GY9 0SA

**How do I submit my Mileage to ISS?** Please submit your personal vehicle mileage on [www.issgroup.co.uk](http://www.issgroup.co.uk) by entering your starting and finishing odometer readings. The tax free mileage rates are as follows:

- \* Cars at £0.40 per mile for the first 10, 000 miles, and £0.25 thereafter
- \* Motorcycles at £0.24 per mile
- \* Pedal cycles at £0.20 per mile

**Who decides whether an expense is allowable?** All expenses are processed at the discretion of the Director of ISS. You may be asked to provide confirmation of the specifics of particular claims.

**\*Important note on Expenses\*** All approved expenses reduce your taxable income. This means that by submitting an expense claim, you will not pay tax on the value of the claim. The amount extra in your pocket will depend on the amount of tax you are liable to pay. This will therefore reduce your taxable income and will not be a full reimbursement. The approximate cash in hand benefit is 1/3 of the value of the claim.

**Where can I find further information on claiming my business expenses?** An expense claim guide containing useful information specifically tailored for candidates relocating to the UK is available on [www.issgroup.co.uk](http://www.issgroup.co.uk).

**How do I access my ISS profile on-line?** Upon receipt of your registration form ISS will email you a full registration pack including a unique password to access your profile on [www.issgroup.co.uk](http://www.issgroup.co.uk). If you cannot access your profile on-line please request your password to be reset and emailed to your given email address.

## Frequently Asked Questions continued

---

**What charges apply?** There is no set up cost, shut down cost, minimum weekly charge or minimum commitment term. ISS charges an administration fee which is 4% of the gross pay. The net pay figures quoted are after payment of all taxes and the ISS administration fee. Using ISS your net pay after all costs will typically be £15 to £30 per week higher than Agency payroll – the exact increase depends upon your pay rate, frequency of work and expenses submitted.

**Are there any other charges deducted from my pay?** ISS will deduct £2.00 per week worked for Insurance. ISS have sourced extremely favourable rates for both Employer's and Public Liability insurance, the cost of which is £2 per week that you work. This insurance is a statutory requirement.

**How and where do I send my time sheets?** Please submit your time sheets directly to your recruitment agency.

**What is the payment schedule?** ISS works with your recruitment agency to ensure that you will receive cleared funds as soon as possible. Payments will be made into your nominated bank account.

**What about my tax record?** You will maintain your full tax record. All PAYE and National Insurance is deducted at source and paid to HMRC.

**Will I receive a Payslip?** Payslips will be emailed automatically each week and payslips can be accessed on [www.issgroup.co.uk](http://www.issgroup.co.uk) at any time. Your payslip will detail all tax deductions and net payments.

**Will I receive a P45 or P60?** ISS will post your P45 upon your last payment being made. Your P60 will be issued at the end of the financial year.

**What happens if my details change?** It is very important that ISS has your current postal address, email address, phone number, bank details, agency details, visa status and National Insurance number. Please advise ISS immediately if any of your details change by updating your information on [www.issgroup.co.uk](http://www.issgroup.co.uk).

**What is National Insurance?** You pay Employees National Insurance (NI) to build up your entitlement to certain social security benefits, including the State Pension. The type and level of NI you pay depends on how much you earn. You pay NI if you are an employee and you are aged 16 and over, provided that your earnings are more than a certain level. You stop paying NI at State Retirement age.

**What is PAYE tax?** PAYE is an acronym for Pay As You Earn. This personal income tax is deducted from the portion of your pay that is salary.

**Do I have to submit a personal tax return?** You will only need to complete a Tax Return if:

- \* You are liable to pay tax at the higher rate, or
- \* You have received other income which is untaxed

**Will I receive a tax refund?** You will only be entitled to a refund if you have paid more PAYE tax than you should have.

**Where can I find further information on claiming overpaid tax?** You can find information on claiming tax back via the Tax Refunds link on [www.issgroup.co.uk](http://www.issgroup.co.uk).

**Can I re-direct my National Insurance contributions to a personal pension plan?** Yes. If you have a permanent National Insurance number you can contract out of the State Second Pension Scheme. You don't have to contribute anything extra to contract out; you are simply choosing to direct a portion of your funds to your own transferable personal pension fund. Further information is available on [www.issgroup.co.uk](http://www.issgroup.co.uk).

**Will I receive Holiday pay?** Holiday pay and sick pay are included in your agreed rate of pay and will be detailed separately on your payslip.

**More Questions?** Call or email ISS to find out more information or to request a personal earnings illustration.

**Complete your registration with ISS today - it takes less than 5 minutes**

**Call us on 0800 028 4211**

**Register on-line at [www.issgroup.co.uk](http://www.issgroup.co.uk)**

**email [info@issgroup.co.uk](mailto:info@issgroup.co.uk) for further information**