

Giant PAYE

The straightforward PAYE engagement solution.

This booklet should answer most, if not all, of your frequently asked questions about joining Giant PAYE.





Introduction

To help you become familiar with how Giant PAYE works and ultimately how this affects your net income. We have produced this booklet with frequently asked questions to hopefully answer most, if not all, of your queries.

At Giant we have almost 30 years of specialist experience providing PAYE and related services to contractors, agencies and corporates. We have won many awards but also built a reputation for being very straight forward and compliant, having been a founder member of the FCSA where we are reviewed every year by EY against a strict code. We have been a strategic partner with Alexander Mann Solutions for many years and have seamless processes in place to make this transition for you simpler.

We very much hope this booklet helps you in your decision-making and we look forward to welcoming you to one of our services.

Giant PAYE

If you are looking for a straightforward, efficient and easy to understand PAYE solution giving you full worker rights whilst maintaining your professional independence then Giant PAYE, is for you.

Our PAYE offering is designed to be simple, paperless and hassle free. We ensure that you receive the right level of support, take care of all PAYE tax deductions and provide you with a mobile enabled portal so you can easily access your payslips and other data. To keep the process simple, you only need to submit a timesheet to your agency and are not required to submit one for to us.

Under Giant PAYE you are quoted your actual gross pay rate from the start which never changes, unless you agree a rate change. There are no deductions other than the normal PAYE tax and national insurance. Payslips are therefore very easy to follow. The pay rate that you are quoted is the pay rate that you are paid! You do not pay any fees. Our fees are paid by the agency or hirer.



Benefits of Giant PAYE

- ✓ 30 years of specialist experience
- ✓ Advances available
- ✓ Payment text alerts
- ✓ Holiday pay
- ✓ Pension options
- ✓ Support team
- ✓ ISO 27001 international security
- ✓ ISO 14001 environmental
- ✓ You receive your actual pay rate
- ✓ Own mobile enabled, simple software
- ✓ Statutory payments (SSP, SMP etc.)
- ✓ £30m business insurances
- ✓ Benefits scheme with Giant Advantage
- ✓ ISO 9001 quality systems
- ✓ FCSA founding member



Customer service

We recognise that customer service is very important to you throughout your journey with Giant. Our support teams are available from 9 am to 6 pm whether you are using the feedback function via your portal, live chat or the phone – and our technology is open 24 hours!

We continue to invest heavily in our own technology, ensuring your experience across any device is both intuitive and simple.

We also invest very heavily in our people, from the recruiting phase through to continuous training and quality control. An important cornerstone of our quality control are the scores and feedback we receive from you and other clients using our service. These are surveys which, using a net promoter score of 0 to 10, gain valuable feedback on both our overall service and importantly individual support staff.

Each staff member and the department as a whole are ranked and mapped showing clearly their scores and feedback. These are circulated daily and form part of our key performance indicators and staff reviews each month. It is rare that these scores are less than 9 out of 10.

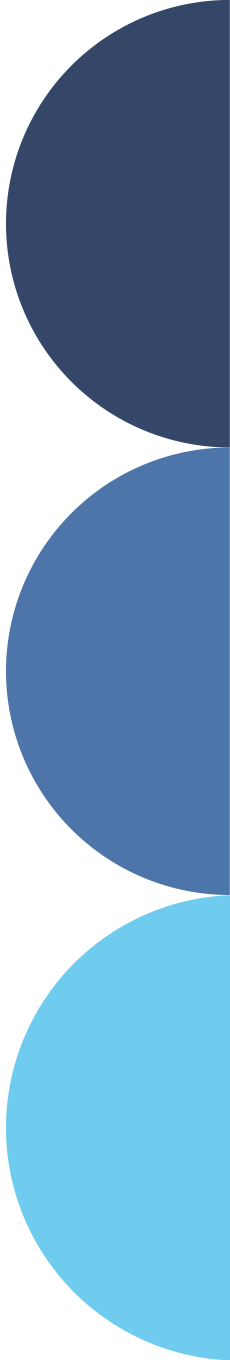
With your help the feedback you provide allows us to continually improve our service. (From other booklet)

Giant Advantage

Honoured by the Benefits Excellence Awards, Giant Advantage is an extensive benefits programme that can save you thousands each year.

We know everyone enjoys cheaper cinema tickets and discounts at their favourite high street retailers
but with Giant Advantage you also get something a little extra.

Our e-vouchers, promo codes and pre-discounted websites allow you to save money instantly whether it's a one off big purchase or your weekly shop.



Frequently asked questions

We have grouped the most frequently asked questions to help you answer your queries. We are constantly updating these based upon your feedback. We very much hope they are useful and look forward to welcoming you to one of the Giant services.



What is Giant PAYE & what type of contract am I engaged under?

What is Giant PAYE?

This is a simple PAYE engagement model in which you are quoted your actual gross pay rate from the start, which never changes unless your pay rate changes. There are no deductions other than PAYE tax and national insurance. The pay rate that you are quoted is the pay rate that you are paid.

What type of contract am I engaged under?

A contract for services, the contractual relationship between parties is shown below.



Can you provide a net pay illustration?

Can you provide a net pay breakdown?

Yes, please enter your details and the umbrella assignment rate on the calculator available on our website.

You can access our calculator by [clicking here](#)!

Can a yearly illustration be provided using my specific tax code?

Our illustrations provide an estimated take home using a fixed set of assumptions as detailed. They are for illustrative purposes only to provide an estimated net take home and should not be thought of as guaranteed income.

Can you provide me with a net pay illustration factoring in Student loan deductions?

We are unable to include student loan repayments in the illustration we provide; however if we are notified by HMRC to make deductions, the amount you repay depends on which plan you're on. Each plan has a threshold for your weekly or monthly taxable income. You repay:

- 9% of the amount you earn over the threshold for plan 1 and 2
- 6% of the amount you earn over the threshold for the postgraduate loan
- If you have a plan 1 or 2 loan and a postgraduate loan, you'll repay 15% of the amount you earn over the threshold. You do not pay anything back if your income is under the threshold. The thresholds change on 6th April each year, click on the following link to find out the current thresholds:
<https://www.gov.uk/repaying-your-student-loan/what-you-pay>

Tell me about your fees?

What fees are payable?

None. Our fees are paid by the agency or hirer!

When & how often do you pay me?

When do you pay me?

Your agency will send us your timesheet information electronically (known as DX – Data Exchange) upon us processing the file, we will pay you via BACS. BACS means the funds will clear your account first thing on your day of payment. You will be issued a payslip when your payment is sent via BACS, which takes 2-3 working days for payment to clear, so you will be able to view your pending payments before they are in your account.

How often will you pay me?

We will pay you with the same frequency that your agency pays us – i.e. if they pay us weekly, we will pay you weekly; and if they pay us monthly, we will pay you monthly.

Quoted pay rate, deductions and payslips?

What is my quoted pay rate?

This is your actual gross pay rate that does not change. Your gross pay is based upon this rate and the number of hours or days worked.

What deductions are there from my rate?

There are only statutory PAYE tax deductions from your quoted gross pay rate. Statutory deductions may also include student loan repayments and any Attachment of Earnings Orders we receive e.g. CSA payments.

Do I get a payslip?

Yes you receive a normal payslip starting with your gross pay rate and showing the PAYE tax deductions.

Can I claim expenses?

Any expenses will need to be pre-approved by the hirer and agency; once they pay the funds to Giant , we will reimburse the expense to you within your payroll.

If the agency is paying billable expenses, these will be paid to Giant and we will pay them directly to your limited company.

To process and pay you quickly, all billable expenses will initially be treated as taxable income and will be subject to PAYE tax and National Insurance contribution deductions. There are certain conditions that must be met to have this reversed and paid to you as non-taxable i.e. without any deductions.

If you have business expenses purchased by your limited company that you want to process to reduce your tax liabilities, then you will need to liaise with your accountant.

What about holidays?

What is the holiday entitlement under PEO and how does it work?

You will have a statutory minimum entitlement of 28 days per year including bank and public holidays. If under the AWR regulations, we are advised by your agency of a higher entitlement, then this will be matched.

In most cases, your holiday will be accrued and paid to you when you take time off.

Are bank holidays paid?

Your holiday entitlement is inclusive of bank holidays, to be paid for a bank holiday you will need to submit a holiday claim, which you can do online via your portal.

What happens if I take more or less than the entitlement?

You should aim to ensure that you take your full annual leave entitlement within the holiday year. Any unused holiday will be carried forward to a new year.

If you take more than your entitlement, then it will be unpaid.

Can I book holiday for the same period that I have also worked?

The practise of booking holiday and also submitting a timesheet for the same period is not permitted on an accrued holiday pay scheme.

What are my pension options?

What are my pension options with Giant ?

You have two options:

- Auto enrolment via NEST
- Salary sacrifice via an existing self-invested private pension (SIPP) scheme that you may already have. The scheme must be able to accept pension contributions via a direct bank transfer.

How does auto enrolment via NEST work?

After 90 days of continuous employment with us, we will auto enroll you into a workplace pension with NEST. You will contribute 4% of pensionable earnings (the government adds another 1% and Giant will contribute a further 3% of pensionable earnings (from funds we receive from the agency/end client). Once auto enrolled, you can opt out of this pension (by law the opt out is processed by you directly with NEST). For queries on the NEST scheme, please call them directly. If you wish to opt in before the 90-day deferral period, please send us written confirmation using the 'feedback' section on your giant portal to request this.

How does private pension salary sacrifice work?

Salary sacrifice is a tax-efficient way for you to make contributions to your own private pension. You agree to give up part of your pay in return for pension contributions, reducing your personal PAYE tax and National Insurance contributions. If you are contributing to a private pension scheme via Giant you can contribute up to 100% of your gross taxable income (above National Minimum Wage and excluding expenses).

To discuss either option with us, please reach out to the support team by either using the 'Live Chat' function on your Giant portal.



What are my pension options?

What are my pension options with Giant?

After 90 days of continuous engagement with us, we will auto enrol you into a workplace pension with NEST. You will contribute 5% of pensionable earnings and Giant will contribute a further 3%. Once auto-enrolled, you do have the option to opt out of this.

If I have a private pension elsewhere, is this something you take into consideration when processing my pay and have it deducted from my gross?

We can currently only process pension contributions into the workplace pension scheme via NEST. (From other booklet,.not sure which to keep)

What are my pension options?

What if I want to leave?

What is the notice period if I wish to leave my assignment?

You can terminate your assignment by giving the notice of termination specified in the assignment summary.

Can I leave you at any time?

Yes, ensuring that you have served the relevant notice period as detailed on your assignment.

Insurances, SLA's & compliance

Do you include business insurances such as professional indemnity etc..?

Yes, we hold the following cover for all our umbrella employees:

- Professional indemnity: £10 million for any one claim
- Employer's liability: £10 million for any one occurrence
- Public liability: £10 million for any one occurrence

What are your SLAs for dealing with queries/complaints?

We aim to respond to all queries within 24 hours and have a robust complaints procedure in line with our employee handbook.



What are the benefits of Giant PAYE?

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An easy to understand, PAYE engagement model in which you are quoted your actual gross pay rate from the start, which never changes unless your pay rate changes. You will also benefit from:

- Our 30 years of experience
- Mobile enabled, simple software
- Payment text alerts
- Holiday pay
- Business insurances
- Workplace pension
- Statutory payments
- Own tech – designed for simplicity
- Support team
- Giant Advantage

What is Giant Advantage?

Honoured by the Benefits Excellence Awards, Giant Advantage is an extensive employee benefits programme that can save you thousands of pounds each year on items such as:

- Cinema tickets
- Your favorite high street retailers
- Gym memberships
- Grocery shopping
- Restaurants and food delivery services

Here are a few whitepapers we currently have available to support you through crucial legislation changes. New ones are constantly being added and can be downloaded for free via our website: www.giantgroup.com/resource-home



[Click here to speak to our support team.](#)

Sign up today

We appreciate you are really busy, especially when you've been instructed by your hirer to find an umbrella company pretty quickly!

Joining Giant PAYE has never been easier. We've developed a joining process to be proud of!

Just email your dedicated welcome team at AMSWT@giantgroup.com.





About Giant

For almost 30 years, Giant have provided specialist, end to end workforce management software and support services for organisations of all sizes. Globally.

We invest heavily in our cloud-based software which ranges from talent acquisition and onboarding through to timesheet management, billing and payroll. Our support services include candidate screening, employment solutions and legislative risk management including employment status advice as well our range of payment solutions available to contractors.

You can relax knowing your data is safe with us. Our commitment to compliance protects you from risk and our rigorous international security standard ISO 27001 ensures that your data is GDPR secure.

By the way, we're also green! We're passionate about our planet so we have the ISO 14001 environmental management standard which focuses on reducing waste and recycling!

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