



## Clipper Umbrella Retained Margin

- There is a margin retained by Clipper Contracting from the money we receive from your agency for your assigned work. It is retained before tax and Ni calculation is worked out. Depending on the money we receive from your agency the margin will move to accommodate your circumstances
- Clipper Contracting's margin covers the costs which we incur in providing services to you including bank charges, processing of expenses (where applicable), public liability insurance, Personal Accident insurance and text messaging services
- Clipper Contracting will only retain one margin per week for weeks that you
  work, irrespective of the number of agencies you work for and whether we
  receive payments weekly, fortnightly or monthly
- Clipper Contracting may from time to time offer margin free weeks or reduced margins. You will be informed at the time. There are no refunds or rebates available in respect of Clipper Contracting's margin

Clipper PAYE – Retained Margin - £12.85 Clipper Total – Retained Margin - £24.95 Clipper CIS - Retained Margin - £22.50