



IR35 DAYS OF FUTURE PAST

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WORKING WITH INTAGRALIS INSIDE OR OUTSIDE IR35

ABOUT INTAGRALIS

Integralis is a market-leader in staffing for Salesforce specialists. With years of industry experience to draw on, we offer a seamless worldwide service that matches Salesforce subject matter experts with a wide range of enterprises.



| Integralis.

We've worked hard to build our network of talented, driven individuals. Day after day, we place highly skilled people in the most rewarding roles within prestigious global organisations. What really sets Integralis apart is our teams' specialist understanding of their area of work. Their deep insight into specific products, together with our knowledge of the Salesforce marketplace, which allows us to provide a highly efficient and effective service – for clients and contractors alike.

We are strategically placed from our offices in eight countries to enable the worldwide servicing of our clients.

Our company mission is simple: to make Integralis a global first choice for enterprises looking to recruit Salesforce specialists.

It's an ambitious target, but we have the talent and know-how to get there, and we are already one of the most respected names in the industry.

ABOUT ELLIS RECRUITMENT GROUP

The Ellis Recruitment Group is a global leader in staffing for IT professionals. With over 250 people globally, across eight countries, the Ellis Recruitment Group is a major force in IT recruitment.

| Ellis Recruitment Group .

Our culture of high-quality outcomes and continual innovation means that we're a market leader in the sector.

Our four brands are aligned to specific industry areas. These range from established technologies and applications, such as Oracle and Microsoft, through to next-generation cloud solutions like Salesforce.

OUR GROUP BRANDS

- Oracle Contractors – Oracle contract recruitment
- Talenterprize – Oracle permanent recruitment
- Prodapta – Microsoft recruitment
- Intagralis – Salesforce recruitment
- Ellis IT - serving a range of public and industry sectors
- SAP Contractors - SAP recruitment

What really sets the Ellis Recruitment brands apart is our teams' specialist understanding of their area of work. Their deep insight into specific products, projects and marketplaces allows a highly efficient and effective service — for clients and candidates alike.

| Oracle Contractors . | Talenterprize . | Prodapta .
| Intagralis . | Ellis IT . | SAP Contractors .

PURPOSE OF THIS DOCUMENT

2020, and in particular the run up to 6th April 2020, are uncertain times for the contract workforce that has traditionally supplied services via their own limited companies. This uncertainty extends to the clients that have engaged those contractors and the service providers such as recruitment agencies that have serviced the contractors and clients.

The cause? Changes to the intermediaries' legislation, or IR35 as it is better known. These changes are having an impact on the marketplace in general, and the situation is not helped by lack of preparation for the reforms, differing levels of understanding of the legislation itself and its varying interpretations.

Our stance is not to champion changes in the legislation, or to take sides by advocating inside or outside IR35, or to condemn or criticise the path that clients and contractors take in deciding how they engage with each other.

Certain roles will be inside IR35 and others will be outside: each option has its merits and place in the market. The reasons why are detailed later in the document.

We are a recruitment business and it is our function, and has always been, to obtain requirements from our clients for their specific needs and ways of working, then to find suitable people to fulfil those requirements. As part of our process, we ensure all parties are happy with the commercial terms and satisfy ourselves that the solutions we offer are both legally and morally in alignment with our company values.

We believe we are able to do that and have been lucky to work with organisations that have credible levels of expertise in regard to IR35 legislation and compliance, as well as recruitment and employment law. This enables us to talk from a position of authority on the subjects and provide contractually sound and morally grounded options for our clients and candidates.

THIS DOCUMENT DETAILS:

- IR35 recap
- IR35 changes from April 2020
- IR35 issues to avoid
- IR35 risk of non-compliance & status misclassification
- IR35 working with Integralis inside & outside IR35
- IR35 Integralis comparative calculator tool
- IR35 our IR35 Insurance & legal partnerships



IR35 RECAP

WHAT IS IR35?

IR35 is the common term for the 'intermediaries' legislation', which came into force in 2000. It is a piece of tax legislation which aims to level the playing field between those working through their own limited company and those effectively working as permanent employees.

KEY TERMS TO REMEMBER:

- **Disguised employee** – a limited company contractor using their limited company for tax benefits they are not entitled to (inside IR35).
- **Genuine contractor** – a limited company contractor operating as a business (outside IR35).

HOW DOES IR35 WORK?

IR35 is based on historic case law, meaning that the tests used have been derived from past court rulings. There are a number of tests which are used to determine whether an individual is operating as a genuine business or not, including whether they take financial risk or are considered part and parcel of an end-hiring organisation's organisation.

THE PRIMARY TESTS

THE THREE MAIN TESTS WHICH ARE OFTEN DISCUSSED:

- Personal service/right of substitution.
- Control.
- Mutuality of obligation.

PLEASE CONSIDER THE OTHER TESTS:

- Written contract.
- Working practices.
- Right of dismissal.
- Financial risk.
- Part and parcel of the organisation.
- Exclusive services.
- Intention of the parties.

IR35 DETERMINATION

Up until 5th April 2017, the responsibility for determining the IR35 status of an engagement was that of the contractor. As of 6th April 2017, within the public sector, the responsibility for determining the IR35 status of an engagement shifted from the contractor to the public sector body, applying to payments made on or after 6th April, so included any prior work delivered but not paid.

As of 6th April 2020, this rule will be applied also to the private sector, wherein end-hiring organisations will be responsible for determining the engagement status of their contractors under IR35.

INSIDE OR OUTSIDE IR35?

To be 'inside IR35' means that a contractor is determined, for tax purposes, an employee of the end-hiring organisation and therefore subject to PAYE and NI. This means the monies received by contractors inside IR35 will be net.

To be 'outside IR35' means that a contractor is determined as a genuine business, and therefore operating outside of the IR35 rules. If a contractor is operating 'outside IR35', they are able to pay themselves a salary, draw the remainder of income as dividends, and remain responsible for their taxes. This means the monies received by contractors outside IR35 will be gross.



IR35 CHANGES FROM APRIL 2020

KEY HIGHLIGHTS

Contractors are no longer responsible for determining their engagement status under the IR35 rules and now end clients (hiring organisations) will be responsible for determining the engagement status of their contractors under the IR35 rules.

Where a contractor is deemed to be 'inside IR35' (i.e., employed for tax purposes), the fee-payer will also be required to deduct PAYE, NICs as well as pay employers' NI and the apprenticeship levy.

Where a contractor is engaged directly by the end-hiring organisation, that organisation will be the fee-payer. Where a contractor is engaged via a recruitment business, the recruitment business will be the fee-payer.

OBLIGATIONS OF HIRING ORGANISATIONS

The hiring organisation must take 'reasonable care' in determining a contractor's IR35 status. HMRC have yet to define reasonable care, but it is broadly understood to mean that consideration should be taken to each individual's position, avoiding any blanket policy rulings.

This is why, in our view, the end-hiring organisations should opt for insurance-backed determination assessments for peace of mind. The hiring organisation must issue a status determination statement to both the contractor and the next party in the supply chain:

- They will be responsible for passing this on in the supply chain until it reaches the fee-payer.
- The statement must include both the status decision made and the reasons behind the decision.
- Until the hiring organisation provides a statement to the relevant parties, the hiring organisation will be deemed as the fee-payer and thus liable for any failure to deduct the appropriate taxes.

Furthermore, the hiring organisation must implement a 'hiring organisation-led disagreement process' to handle any disputes in status decisions. Hiring organisations must respond within 45 days providing the result of this consideration as well as the reasoning. Failure to comply with these obligations will once again result in the hiring organisation being deemed as the fee-payer and therefore liable for any taxes due.

OBLIGATIONS OF RECRUITMENT AGENCIES

Once the recruitment business is in receipt of a status determination assessment statement from the hiring organisation, they will be required to pass the statement along the supply chain.

If the recruitment business is the fee-payer and an engagement is deemed inside IR35, then the fee-payer is responsible for paying the relevant employer's NI and apprenticeship levy to HMRC.

The liability will sit with the fee-payer, which will in most cases be the recruitment business, unless the hiring organisation fails to adhere to their obligations.



IR35 ISSUES TO AVOID

BLANKET DETERMINATIONS

A blanket determination is the broad application of an IR35 status to a large group of off-payroll workers without due consideration or assessment. Whilst role-based assessments are considered compliant in the eyes of HMRC, the blanket application of a determination is not compliant with the rules.

Applying blanket determinations or banning the use of contractors altogether can lead to recruitment difficulties.

Stephen Barclay, Minister of State for the Department of Health and Social Care, stated that

“ 58% of central public bodies have not experienced problems with filling off-payroll worker vacancies and 63% have not experienced an increase in contractor rates payable as a result of the new legislation.

Although 58% have not experienced problems, that means 42% have experienced difficulties in filling vacancies, which is almost half of the central public bodies.

EMPLOYMENT RIGHTS

Whilst operating outside IR35, contractors are not taxed the same as employees, and therefore do not need to seek employment rights such as paid holidays. However, if operating within IR35, they are taxed the same as any other employee would be, but if billing through a PSC (and having the relevant taxes deducted by the fee payer), they are currently not entitled to the same rights. However, there have been several successful claims for employment rights by contractors in inside IR35 roles that have billed via their PSCs.

This gives a warning to any organisation looking to apply IR35 as a risk-averse strategy in an attempt to curb any liability, that a risk will still remain for defending against employment disputes.

NB: It is the opinion of Intagralis that if a contractor has an inside IR35 assignment, then they are entitled to employment rights in accordance with the Agency Workers Regulations and the Conduct of Employment Regulations – that is why we engage inside IR35 contractors via our Temporary Worker Services, detailed later in this document.

CONTRIVED ARRANGEMENTS

In a reaction to IR35 reforms, many organisations have been supporting the use of a clear 'statement of work' as a way of circumventing the changes, as HMRC's guidance states hiring organisations who are receiving 'outsourced' services will be exempt. If services are genuinely outsourced, the supplier of the services (i.e. the consultancy or recruitment business) is considered the hiring organisation for the purposes of IR35 and therefore carries the responsibility for determining the status of its contingent workers.

However, when organisations are looking to change existing arrangements from a provision of labour to outsourced services, it may be that the supplier in question is not set up to manage projects themselves and simply replacing the existing written agreements with a 'statement of work' contract is not enough.

As is the case with IR35 in general, it is imperative that the structure of any written contract is borne out in reality, as the true facts will always take precedence.

BYPASSING THE LEGISLATION

Many hiring organisations have made the decision not to perform status determination assessments for the contractors they currently engage, or plan to engage, by simply bypassing the legislation and refusing to engage with contractors that work through their own limited companies — thereby giving 'Hobson's choice' that to work with them, the contractors are essentially deemed as inside IR35 and subject to PAYE and NICs. Though this does not contravene any rules, regulations or legislation, it may lead to issues where contractors are not willing to work inside IR35 and therefore these hiring organisation may lose significant numbers of their contractors.



IR35 RISK OF NON-COMPLIANCE & STATUS MISCLASSIFICATION

We previously discussed obligations (particularly around the status determination assessment, processes and potential liabilities) and to whom these apply, as well as issues to avoid. However, there are other items to consider which could cause risk. This section details some of those, as well as describing how we handle these for our engagements/ assignments.

EMPLOYERS NI ISSUE

If a status determination assessment is deemed inside IR35 (or a hiring organisation bypasses the legislation by not working with contractors who operate via their own limited company), the contractor as stated before is deemed an employee of the fee-payer, who as an employer is required to pay employers' NI on top of the rate that the contractor is to be paid. Some organisations are advertising/advising rates inclusive of employers' NI and then deducting this from the contractor's rate. This is incorrect and could potentially be considered an unlawful deduction of wages under the Conduct of Employment Agencies and Employment Business Regulations 2003.

At Intagralis, for inside IR35 assignments we only advertise the assignment rate – the amount the contractor is going to be paid after employers' NI at the prevailing rate. This is also the case for our online comparative calculator tool. The cost rate to us is worked out inclusive of employers' NI and it is that figure that we use to add our margin in order to calculate the charge rate to the hiring organisation.

INCREASED V DECREASED RATES

If after a determination assessment an assignment is deemed inside IR35 (or a hiring organisation bypasses the legislation by not working with contractors who operate via their own limited company) as detailed in the above section, the extra tax burden will need to be covered and will either mean lower advertised rates or higher charge rates to compensate. This is a market forces conundrum.

ISSUES COULD BE:

1. If net rates decrease for contractors, it could lead to a reduced talent pool to choose from as contractors seek outside IR35 engagements and avoid inside IR35 assignments.
2. If gross rates increase for clients, it will lead to increased project spend.

THERE IS A FLIP SIDE, OF COURSE:

1. If contractors avoid inside IR35 assignments that provide a lower net rate, they may not find work so readily available.
2. If clients are unwilling to increase project spend, they may not be able to attract the right talent and in turn put the project at risk.

At Intagralis, we are transparent with both parties and try and negotiate a fair outcome in relation to what will be essentially a supply and demand issue.

CEST RELIANCE

One of these risks, as we see it, is a reliance on HMRC's online IR35 status determination tool: 'Check Employment Status for Tax' (CEST). It is regularly criticised by some for its lack of relevance to specific roles and industries, a flaw which the Recruitment and Employment Confederation (REC) believes extends to the changes overall and ignores key status tests due to what they believe is HMRC's simplistic interpretation of case law.

It has been said that the tool also relies excessively on the right of substitution test, and contains discrepancies in wordings which are crucial, as these not only change the situations considered to be acceptable, but also demonstrate the lack of care and understanding in generating the questions.

The solely digital nature of the tool means that context is not provided, and the supporting notes are not always sufficient to prevent the misunderstanding of questions. CEST's digital logic also does not enable it to decide on borderline cases, leaving a certain percentage of its users without a determination on which to base their decisions.

ENGAGING WITH SOLE TRADERS

An individual who is engaged as a sole trader is not working through an intermediary in which he or she has a material interest and therefore does not meet the criteria for IR35 to apply. Accordingly, the client does not need to make a status determination statement nor bear the risk of liability under the Chapter 10 Off Payroll Rules.

Chapter 10 is not, however, the only tax issue to be considered here. S44-s47 of ITEPA 2003 (often referred to as the Agency Tax Rules) place responsibility for treating payments as employment income on the agency directly contracting with the client, essentially making

the agency liable to treat payments an individual receives in consequence of the services as employment income (unless either someone else is doing so, or it can be shown that the manner in which the worker provides the services is not subject to supervision, direction or control, and that no one has a right to exercise supervision, direction or control).

In an umbrella or PSC situation, someone else would usually be treating the payments to the individual for the services performed as employment income. This may be the full payment in the case of an umbrella, or in the case of a PSC it will be the salary element that the individual receives (dividends being in consequence of the profit of the PSC rather than the services performed). However, where an individual operates as a sole trader, there is no payment being treated as employment income. To avoid liability, recruitment agencies would, if engaging with sole traders, have to establish that the manner in which the worker provides the services is not subject to supervision, direction or control, and that no one has a right to exercise supervision, direction or control. It would be the recruitment business that would have to establish that supervision, direction and control did not exist, rather than HMRC having to establish that it does.

With self-employment, there is also arguably a greater risk of employment or worker status claims, and whilst the agency tax rules are an issue for an agency rather than a client, status claims could be against either. The case law in recent years, including Pimlico Plumbers and Deliveroo drivers etc., has focussed on whether individual who are 'self-employed for tax purposes' have worker status, and therefore entitlements (including the national minimum wage, paid annual leave, etc.). A self-employed individual cannot indemnify you against such claims, in the same manner that his or her PSC employer can, as such an indemnity would be considered as 'contracting out' of statutory rights and therefore be void. A sole trader also cannot opt out of the Conduct Regulations.

It is therefore our view that whilst engaging contractors as sole traders overcomes IR35, there are other risks, and potential tax liabilities to be considered.

If a contractor is engaged as a sole trader, the tax position will be as follows:

- Recruitment business will make a gross payment to the individual.
- Recruitment business will fill in a quarterly return explaining why tax and NICs have not been deducted i.e., due to self-employment.
- Recruitment business will not make a deduction of PAYE, employees' NICs or employers' NICs.
- The individual will pay his or her tax and NICs on a self-employed basis (resulting in a lower level of tax and NICs being paid than if an employee).
- If HMRC looks into the status, HMRC can come to the recruitment business (as the agency that contracts with the client) and demand its PAYE, and employee and employers' NICs from the recruitment business.
- HMRC should take into account the amounts that the sole trader has paid, but there would usually be shortfall on the PAYE and the overall NICs (you would need an accountant to advise on specific figures).
- A recruitment business's only defence would be to argue that the manner in which the individual provided services was not subject to supervision, direction or control and that no one has a right to do so. This would involve:
 - Evidence from the client and contractor regarding actual working arrangements.
 - Checking of contractual arrangements.

- The recruitment business is therefore reliant on the evidence of third parties to address its own liability, but would also need to look at indemnities in contracts, damage to the client of an investigation and the time and costs involved.

We would further add that many clients are exercising caution right now, and therefore may not in any event allow a sole trader relationship.



WORKING WITH INTAGRALIS INSIDE OR OUTSIDE IR35

PERSONAL SERVICES COMPANY (PSC) SOLUTION

When working outside IR35, we will continue to engage with contractors' limited companies (PSC) much as we have for the last 20 years. Contractors will provide their services via their own limited companies and invoice on a monthly basis and be responsible for their own tax affairs.

TEMPORARY WORKER SERVICE (TWS) SOLUTION

When working outside IR35, we will continue to engage with contractors' limited companies (PSC) much as we have for many years. Contractors will provide their services via their own limited companies and invoice on a monthly basis and be responsible for their own tax affairs.

Payments are made monthly and a full payslip provided, and the individuals are reported to HMRC on our own real-time interface with HMRC (RTI). The individual would be considered to be an agency worker.

This is our preferred route for inside IR35 assignments as it offers employment benefits and it doesn't involve what is, in our opinion, an unnecessary party to the supply chain e.g., an umbrella company/payroll role provider. Contractors working with our clients that work via TWS pay no fees.

THIRD-PARTY UMBRELLA/PAYROLL PROVIDER

These service providers are required to employ or engage individuals in a manner whereby all remuneration is employment income and subject to UK PAYE tax and NICs. When we have

an agreement with these providers, it includes specific non-compete and confidentiality provisions, AWR requirements and withholding provisions which allow us to retain monies and even pay an individual directly if they have concerns that an umbrella/payroll provider may not meet its obligations, as well as detailed indemnities relating to matters such as the AWR, tax liability and contractor claims.

We do not recommend any third-party provider as it is the responsibility of the contractor to find their own solution.



OUR IR35 INSURANCE & LEGAL PARTNERSHIPS

IR35 BACK-TO-BACK STATUS DETERMINATION & INSURANCE VIA QDOS

Irrespective of whether the hiring organisation uses another status determination tool or method, we back-to-back these with our own assessment. This is because as the fee-payer, we are liable for any incorrect determination and as such, we use our own partner. As long as their determination assessment agrees with the hiring organisation's determination, we are comfortable in moving forward with the engagement.

We partner with QDOS. QDOS has 30 years' experience providing tax and insurance services to the UK's self-employed workforce, and the businesses which engage and service them. They are a wholly owned subsidiary of HCC International Insurance Company plc, a member of the Tokio Marine Group of Companies, with 2,500 employees globally and revenues of \$2.3billion.

QDOS are a leading authority on IR35 legislation, providing solutions for clients, contractors and recruitment agencies. They have provided opinions on IR35 status for the contracted workforce, for clients including the Home Office, and Transport for London, and conduct 25,000+ IR35 assessments annually.

QDOS has created bespoke proprietary software specifically for IR35 status determination assessments, with the platform built ahead of 2017 off-payroll reform in public sector with 40,000+ assessments completed. It has been used by over fifty public sector agencies and clients, including Hays, TfL and the Home Office as well as being leveraged by hundreds of private sector clients and recruitment agencies.

In our opinion, they are the most experienced authority on status determination assessments, yet flexible to changing requirements. Their model also allows for complete management of the determination process and supply chain communication.

All assessments are carried out by an IR35 specialist with no automation in results; the specifics of each role/contractor are reviewed individually. Furthermore, the client, contractor and recruitment business are involved in the process to ensure the audit trail is comprehensive and to reduce risk of subsequent disputes.

All 'outside IR35' assessments are directly indemnified via an insurance policy that covers

both legal defence costs plus tax liabilities, interest and penalties on a 'per engagement' basis.

The status assessment account holder is the policyholder but extends to cover all in the supply chain and is underwritten by their parent company Tokio Marine HCC (rated 'very strong' by Standard & Poor's).

CONTRACTUAL COMPLIANCE & LEGAL SERVICES VIA LAWSPEED

We have partnered with Lawspeed for many years to ensure our contracts for both clients and contractors are the most up to date and fit for purpose from a legislative and compliance perspective.

Lawspeed is the UK's leading law consultancy dedicated to the recruitment and staffing industry.

A niche specialist in employment status, chain supply and regulatory compliance (including agency tax, IR35 and GDPR data protection), recruitment law, employment law, and contract law, Lawspeed provide recruitment business terms and conditions, employment contracts and best practice support to any business involved in the recruitment process.

With services and products suitable for the entire recruitment cycle, their deep industry knowledge combined with strategic thinking and exceptional expertise helps their clients achieve their commercial goals. The corporate client base includes recruitment businesses, recruitment agencies, hiring organisations, employers, staffing service providers and contractors.

Formed in 1997, Lawspeed has advised and produced IR35-related contracts for use by hiring organisations, recruitment agencies, and contractors. They produced the first ever 'IR35 friendly' terms in 2000. These terms were used in the first ever IR35 case brought by HMRC (LimeIT case) which the contractor won based on Lawspeed terms, and they devised the first ever IR35 tax insurance. Lawspeed IR35 contracts accurately capture the relationship that exists throughout the supply chain dealing with risk and liability.

It is our opinion that their terms, coupled with their research and advice, means they are the best in the marketplace for contractual compliance for both inside IR35 assignments and outside IR35 engagements.

www.lawspeed.com

IR35 INTAGRALIS COMPARATIVE CALCULATOR TOOL

Integralis has developed a proprietary online comparative calculator tool that looks at the overall commercial arrangements of an assignment via a temporary worker service (TWS) or an external PAYE provider (referred to throughout as an inside IR35 assignment) and an outside IR35 engagement via a professional services company (PSC) as well as the financial implications for comparative purposes.

Assignment via Temporary Worker Service ('Inside IR35 Assignment')	Outside IR35 Engagement via a Personal Services Company (PSC)	Inside IR35 Assignment Retaining Same Effective Daily Net Rate as Outside IR35
Assignment via Temporary Worker Service ('Inside IR35 Assignment')		
Assignment Rate per Day	£	Enter Amount ?
Days Worked		230 ?
Calculate		

The first two calculators compare the specific outputs for both an inside IR35 assignment and an outside IR35 engagement with the ultimate purpose of detailing the financial elements from the various rates (contract value/engagement/assignment) through to taxation and

net earnings of both options. The final output is an effective daily net rate in pounds and a percentage of the assignment/engagement rate that is retained as a net figure, so that one can compare the two options that we recommend for working inside and outside IR35.

If a difference occurs in the effective daily net rate in pounds and a percentage of the assignment/ engagement rate that is retained as a net figure between an inside IR35 assignment and outside IR35 engagement, a third calculator takes the effective daily net of an outside IR35 PSC and reverse-engineers the calculations to show the assignment rate that is needed for an inside IR35 TWS to match the effective daily net of the outside PSC option. This gives a full lifecycle of the options available.

The calculator is based on a 12-month contract with relevant holiday days taken into consideration and assumes a tax code of 1250L and is for illustrative purposes only. All data for NI and taxation has been calculated for the current tax year using data and information directly from the HMRC website. We assume opt out from pension auto-enrolment. Tax calculations are dependent on specific circumstances, therefore individual advice should be sought.

The comparative calculator tool as well as full description of its inputs, function, instructions for use and outputs can be found on our website

www.integralis.com/ir35-comparative-calculator

The screenshot displays the 'Assignment via Temporary Worker Service (Inside IR35 Assignment)' calculator. It features input fields for 'Assignment Rate Per Day' (£ 500.00) and 'Days Worked' (230). Below these are various cost and tax calculations, including 'Contract Value (TWS) per Day' (£ 567.73), 'TWS/Payroll Provider Fee' (-£ 900.00), and 'Net Salary' (£ 72,235.84). A 'Go to Step 2' button is visible at the bottom.

A circular callout provides a detailed breakdown of the tax calculations:

Assignment Rate/Gross Pay Rate	£ 115,000.00
Employee NI Due	-£ 6,264.16
Employee PAYE Income Tax Due	-£ 36,500.00
Assignment Rate/Gross Pay Rate	£ 115,000.00
Personal Allowance to Include Adjustment for Assignment Rate/Gross Pay Rate > £100,000	£ 6,000.00
Assignment Rate/Gross Pay Rate Liable to PAYE Income Tax	£ 110,000.00
Assignment Rate/Gross Pay Rate Taxable at BRT	£ 97,500.00
PAYE Income Tax Due at BRT	-£ 7,500.00
Assignment Rate/Gross Pay Rate Taxable at HRT	£ 72,500.00
PAYE Income Tax Due at HRT	-£ 29,000.00
Assignment Rate/Gross Pay Rate Taxable at AET	£ 0.00
PAYE Income Tax Due at AET	-£ 0.00
Total PAYE Income Tax Due	-£ 36,500.00
Net Salary	£ 72,235.84