



## **Umbrella Preferred Supplier List (PSL) FAQ for Contractors**

### **Why does Digital Gurus have a PSL in place for Umbrella Providers?**

Following the guidance provided in the Government's 2015 autumn statement and the Criminal Finance Act 2017, as a result of continual changes in legislation in the industry it is important for Umbrella providers to ensure they provide solutions that are compliant and legal. There are a vast range of Umbrella service providers in the UK, some of which may not provide a fully compliant service. By selecting a small number of leading UK Umbrella organisations for our PSL, Digital Gurus aims to minimise the risk exposure for our contractors, clients and our business.

### **Does this affect me?**

The PSL has been established for all UK based contractors.

### **I am not happy with the services provided by my current Umbrella provider, who should I speak to?**

In the first instance please speak with the Account Manager of your Umbrella Provider. If your complaint is not dealt with to your satisfaction you can provide comments to our Group Operations Manager – Marc Hughes, [mhughes@rethinkgroup ltd.com](mailto:mhughes@rethinkgroup ltd.com)

### **I do not want to change my current Umbrella provider which is not on Digital Guru's PSL**

Unfortunately we cannot accept contract workers who operate through an Umbrella provider that is not on our approved PSL. Prior to you starting your assignment through Digital Gurus you will be asked to change your Umbrella provider and use one of our selected PSL organisations. There is typically no charge for setting up with a new provider.

### **Why can Digital Gurus not add the provider I use to your PSL?**

The PSL is reviewed in January on an annual basis, although we do reserve the right to change the PSL from time to time. This includes when a provider does not pass through our compliance checks or does not adhere to FCSA standards. Until then no other Umbrella provider will be engaged with.

### **Are there any risks with this practice to me?**

By operating through one of Digital Gurus' approved PSL Umbrella organisations, you should feel more comfortable that you are being provided with some of the best, compliant services available currently in the UK market. Some Umbrellas may state that moving from them may mean that you will not be able to minimise personal tax contributions. It should be noted that take home pay (Net Earnings) should be the same whichever provider you use. The Umbrella Company does not dictate the method for which you are taxed, this is governed by HMRC and their rules should be universally applied.