

CONTRACTOR PAYMENT OPTIONS

(MOT TESTERS AND VEHICLE TECHNICIANS)

Choose the payment method that works best for you. Review the comparison tables below and overleaf to understand the differences between each option, and select the one that fits your needs. Once you've made your choice, let your Autotech Recruit consultant know, so we can proceed with the necessary compliance checks and ensure a smooth setup. It's important to pick the right option, as it can affect how you manage your earnings and meet your legal requirements.

	SELF-EMPLOYED FREELANCE OPTION 1	SELF-EMPLOYED FREELANCE OPTION 2	MOST POPULAR LIMITED COMPANY	UMBRELLA
Key Benefits	Higher take-home pay. You can fit around other jobs you do outside of Autotech Recruit. From £22.75 per week.	Higher take-home pay You can fit around other jobs you do outside of Autotech Recruit. Insurance included as part of the service (charged weekly). From £28.75 per week.	Higher take-home pay. You can fit around other jobs you do outside of Autotech Recruit. No fee.	No annual tax bill. No need to set up accounts, business bank account or limited company as you're paid PAYE as an employee of the umbrella company. Insurance included as part of the service. From £23.75 per week.
Example Take- Home Pay	£777.25 Based on: Gross pay: £800 Hourly rate: £20	£768.25 Based on: Gross pay: £800 Hourly rate: £20	£791.25 Based on: Gross pay: £800 Hourly rate: £20	£555.78 Based on: Gross pay: £800 Hourly rate: £20



Please turn over to the other side for a detailed list of our preferred suppliers and specific information about each payment method.



CONTRACTOR PAYMENT OPTIONS EXPLAINED

(MOT TESTERS AND VEHICLE TECHNICIANS)

	SELF-EMPLOYED FREELANCE OPTION 1	SELF-EMPLOYED FREELANCE OPTION 2	LIMITED COMPANY MOST POPULAR	UMBRELLA
Important Details	You will have an initial call with the provider to confirm whether your role qualifies for payment under self-employed freelance status (to confirm SDC status) and to ensure you have obtained a Unique Tax Reference (UTR) number.	You will have an initial call with the provider to confirm whether your role qualifies for payment under self-employed freelance status (to confirm SDC status) and to ensure you have obtained a Unique Tax Reference (UTR) number.	You will need to establish your own limited company with Companies House and open a business bank account in the name of your limited company.	Your chosen umbrella company will deduct your employee National Insurance and income tax; however, they will also deduct employer National Insurance contributions.
Public Liability Insurance	You will need to purchase £5 million in public liability insurance and provide us with a copy of the certificate.	Your public liability insurance, included as part of the weekly fee, covers only assignments with Autotech Recruit and not any other work you undertake outside of Autotech Recruit.	You will need to purchase £5 million in public liability insurance and provide us with a copy of the certificate.	Weekly fee includes public liability cover.
Holiday Pay and Pension	You do not receive holiday pay or an employer's pension.	You do not receive holiday pay or an employer's pension.	As the director of your own limited company, you are responsible for your own holiday pay and pension.	You will be paid under the PAYE scheme and will receive entitlement to holiday pay (you may choose to have this included in your weekly pay). You will also be enrolled in a pension scheme (from which you have the option to opt out).
Expenses	You can claim a range of expenses against your tax liability. If your turnover exceeds £90,000, you will need to register for VAT and complete a VAT return (a VAT certificate is required).	You can claim a range of expenses against your tax liability. If your turnover exceeds £90,000, you will need to register for VAT and complete a VAT return (a VAT certificate is required).	You can claim a range of expenses against your tax liability. If your turnover exceeds £90,000, you will need to register for VAT and complete a VAT return (a VAT certificate is required).	N/A
Accounts	Need to pay an accountant* to process annual accounts, or complete online tax return with HMRC yourself.	Need to pay an accountant to process annual accounts, or complete online tax return with HMRC yourself.	Need to pay an accountant to process annual accounts, or complete online tax return with HMRC yourself.	N/A
HMRC Tax	Need to pay HMRC tax at the end of the financial year.	Need to pay HMRC tax at the end of the financial year.	Need to pay HMRC tax at the end of the financial year.	N/A
Preferred Suppliers	The Guild T: 020 8515 6585 E: info@guildfreelancing.co.uk FEE: £22.75 per week (based on 40 hours)	Quest Pay Solutions T: 01244 555123 E: info@quest-pay.co.uk FEE: £34.75 per week (based on 40 hours)	Paid directly into your limited company bank account by Autotech Recruit. NO FEE.	Agency Payroll T: 03303 336572 E: registrations@accountancy-partners.co.uk FEE: £23.75 per week (based on 40 hours)
		Rocket PAYE T: 01992 929170 E: newstarts@rocketpaye.co.uk FEE: £28.75 per week (based on 40 hours)		Rocket PAYE T: 01992 929170 E: newstarts@rocketpaye.co.uk FEE: £23.75 per week (based on 40 hours) FEE FOR SATURDAY-ONLY WORK: £9.25 per week
Damage and Benefits Fund	The fee includes the Damage and Benefits Fund contribution. Otherwise, all earnings are paid gross.	The fee includes contribution to the Damage and Benefits Fund and insurance. Otherwise, all earnings are paid gross. This fee can also be charged at a daily rate; please ask your consultant for details.	Processed by Autotech Recruit, there is a daily charge of £1.75 for the Damage and Benefits Fund for each day worked. Otherwise, all earnings are paid gross to your limited company bank account.	The fee includes contribution to the Damage and Benefits Fund.