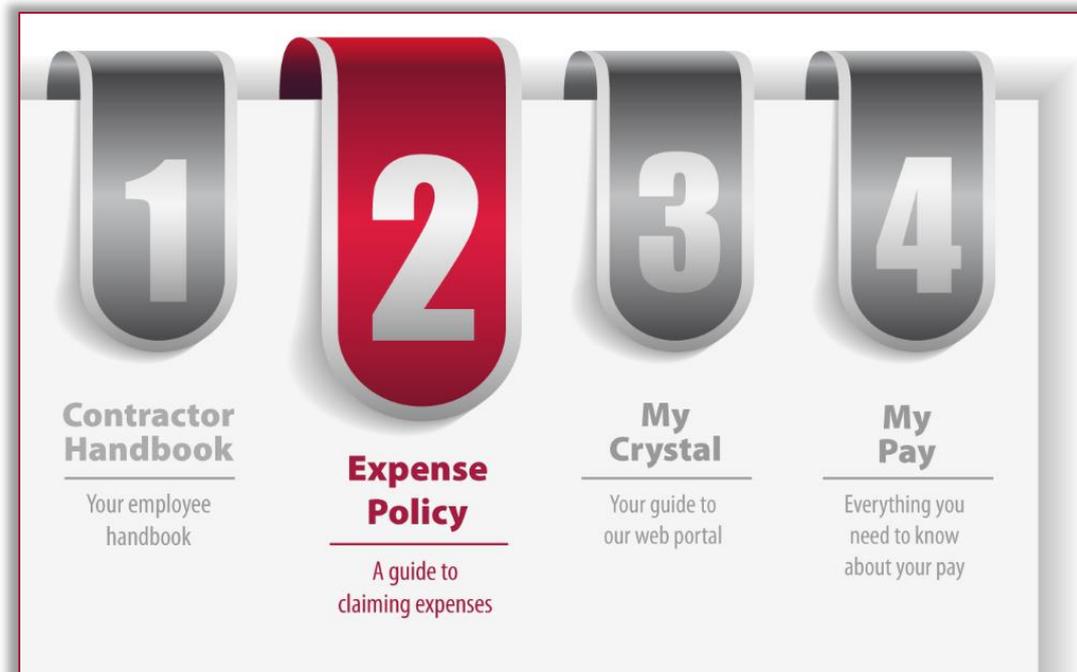




Expense Policy



All your expense questions answered

www.crystalumbrella.com

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Introduction and Overview

Claiming your expenses is quick and easy with Crystal Umbrella!

The best way to submit your expense claims, together with your timesheets, is online using our web portal **My Crystal**. This allows you to enter your expenses and the supporting receipts instantly, so we can approve and process them as quickly as possible. They'll then be available to pay on your next payment.

Crystal Umbrella operates its expense policy in accordance with HMRC legislation, so you can enjoy the maximum benefit and remain fully compliant. All expenses must be incurred and supported by the relevant documentation as proof of purchase, even though you may not always be required to supply this to Crystal Umbrella at the time your claim is made.

Types of Expenses

There are three different categories of expenses that you need to know about and each are treated differently for the purpose of your pay. These are as follows and explained in more detail below:

- 1. Budgeted Expenses**
- 2. Business Expenses**
- 3. Billable Expenses**

Budgeted Expenses

When starting a new assignment with Crystal Umbrella, we will assess the value of expenses you expect to incur whilst carrying out your assignment, together with your expected hours and contract value. This 'budgeting' exercise allows us to ascertain the projected contract/project profit and your expected salary, as well as the Budgeted Expense rate (per hour). For each hour you work thereafter, you will accrue Budgeted Expenses and when you actually incur a valid Business Expense, these can be reimbursed to you, with your wages, from the accrued expense budget or "pot".

Therefore it is vital that we set the Budgeted Expense amount as accurately as possible, so that you can maximise the amount of Business Expenses that can be paid to you without deducting tax or national insurance.

Business Expenses

Business Expenses are costs incurred by you in the course of your day-to-day assignment duties. Crystal Umbrella deducts your Budgeted Expenses from the money received for the work, you undertake on our behalf, to calculate the profit from the assignment and your taxable salary. When you claim your Business Expenses, they are reimbursed to you without being subject to tax or NIC and up to the value of the total Budgeted Expenses accrued at the time of payment.

These expenses are paid with your taxable income and increase the net payment you take home.

Golden rules for claiming Business Expenses:

1. Ensure expenses are claimed only where they are wholly, necessary and exclusively used for the purpose of your current assignment
2. Ensure expenses are claimed alongside the corresponding timesheet for which they were incurred
3. Where required, supply a fully itemised receipt or evidence of purchase with your claim. Debit/credit card receipts are not sufficient
4. You should not submit any Travel & Subsistence related claims for any one place you have worked, or know you will work, for more than 24 consecutive months (see Travel & Subsistence on page 6)
5. Ensure you do not claim for expenses incurred before joining Crystal Umbrella
6. All expenses will be processed in GBP, applying the exchange rate in use at time of approval
7. Always ensure your expense claims are covered by the Crystal Umbrella Expense Policy, if you are unsure contact your **Account Manager** on **0800 848 8888**.

Billable Expenses

Billable Expenses (sometimes referred to as rechargeable expenses) are the costs incurred during your assignment which your end client or agency have agreed to reimburse you for in full.

These can include a wide range of expenses and it is important that all Billable Expenses have been clearly agreed with your client or agency before the start of any assignment (usually within your assignment contract).

Golden rules for claiming Billable Expenses:

1. Billable Expenses should be claimed at the same time as you submit your timesheets, as all Billable Expenses are added to the invoice to your agency/client for the time you have worked
2. Ensure your Billable Expenses are agreed with your agency prior to assignment commencement
3. Ensure you attach the necessary receipts to your claim in the **My Crystal** web portal, and make sure you tick the correct boxes for the type of receipt you're attaching
4. It is important not to mix your Billable Expenses with Business Expenses as this will affect your pay

You must be in agreement with your Agency/End Client on which Billable Expenses, if any, can be claimed whilst in contract. If you claim something you are not entitled to your Agency may reject the entire invoice which will delay your payment.

Which Billable Expenses can you claim?

There is no set description or amount of Billable Expenses you can claim, as generally this is a prior agreement between you and your Agency/Client. You should discuss/negotiate what you can claim, if anything, prior to starting your contract as any agreement made surrounding this type of expense could affect the rate of pay you are offered to complete the work.

Completing your Billable Expense Claim

If you have a receipt and it is a VAT receipt, upload this with your claim in the **My Crystal** web portal and tick both the 'receipt' and 'VAT receipt' boxes with your claim. If the receipt is not a VAT receipt, only tick the 'receipt' box.

If you don't have a receipt for your Billable Expense and the expense is a valid Business Expense (for example, if your End Client are reimbursing your mileage costs), you need to first claim your Billable Expense along with your timesheet and then you should also complete a Business Expenses claim for this expense, because the amounts are likely to be at a different rate. You should only complete both claims for non-receipted expenses. If you are in any doubt, please contact your **Account Manager** on **0800 848 8888**.

Self-bill Arrangements

If we have a self-bill agreement with your Agency/End Client, you do not need to complete a claim for the Billable Expenses. However, where you don't have a receipt for the billable expense (i.e. where you are being reimbursed mileage), you must remember to submit your Business Expense claim.

Additionally, you must keep copies of all Billable Expense receipts (if you have them) and send these to your AM as soon as possible, even if you supply these to your Agency/End Client.

Which Business Expenses Can You Claim?

Throughout this guide you will see two symbols advising which expenses need accompanying proof of purchase to be uploaded with your claim and which expenses do not:



Receipts should be supplied to Crystal



Receipts do not need to be supplied to Crystal

(but **must** be kept for your records and may be required on request)

Whether receipts are supplied to Crystal Umbrella or not, you should always retain a copy for your own records. You should keep these copies for 6 years.

Please ensure all receipts are fully itemised. Credit/debit card receipts are not acceptable, unless they clearly show full details of the expense incurred.

Receipt Examples

Below you'll find some examples of receipts that would and wouldn't satisfy the minimum requirements laid out in this guidance.

These receipts would be accepted, they are clear to read and they include full expense details, including the date of travel, journey details and price.



These receipts would not be acceptable, they are hard to read and don't contain the full journey details.



Foreign Receipts

If your receipt is not in GBP, you should use a reputable online currency conversion tool to convert the amount to GBP, and attach your conversion with your receipt to your claim. Examples of sites we will accept are www.xe.com and www.oanda.com.

Travel & Subsistence

Travel & Subsistence expenses are able to be reimbursed as a deductible expense where an employee is travelling to a Temporary Workplace. A Temporary Workplace is a location where you perform a task of limited duration or for a temporary purpose, for example: attending a meeting or carrying out repair work at a customer site.

Under normal HMRC rules, Travel & Subsistence expenses for ordinary commuting are not able to be reimbursed free of tax and NIC or treated as tax deductible expenses. However, where you attend the same site regularly, the site may still be a Temporary Workplace if you attend to undertake work as part of a temporary assignment, although there are a number of circumstances where this does not apply and the travel may not qualify as an allowable business journey.

24-month Rule

If at any time you expect to be travelling to the same site for more than 24 months, Travel & Subsistence expenses can no longer be reimbursed without applying tax and NIC. This occurs from the moment you know that the 24 month period will be exceeded. For example:

Jack starts an assignment where he expects to attend a site for 36 months. Travel & Subsistence expenses cannot be reimbursed for any of this assignment.

Jill starts an assignment with the expectation she will only be attending a site for 18 months. Travel & Subsistence can be reimbursed from the beginning of the assignment. However, after 12 months Jill's assignment is extended by a further 15 months (so it will now last for 33 months). Travel & Subsistence can no longer be claimed from this point as Jill now expects to attend the site for more than 24 months. Therefore, Travel & Subsistence expenses may only be reimbursed for the first 12 months of her assignment (up to the point she expects to be attending that site for more than 24 months).

Supervision, Direction or Control (SDC)

As you will already be aware Crystal Umbrella assesses each assignment to understand whether SDC is present. If SDC exists, the site you attend will no longer be deemed a Temporary Workplace and travel is classed as ordinary commuting. As such, you will not be able to claim any Travel & Subsistence expenses for journeys to your main site for the duration of that assignment.

However, if you attend multiple sites, the Travel & Subsistence costs incurred that relate to travel between sites (other than those to/from the main site) can be claimed and reimbursed.

Resignation

If you resign from Crystal Umbrella, Travel & Subsistence costs can no longer be claimed from the moment you resign, even if your assignment might not have ended at that point.

Mileage



When claiming Mileage, HMRC requires all employees keep a mileage log that includes the following information:

1. The date the journey took place
2. The reason for the business trip
3. The postcodes you've travelled from and to
4. Mileage per trip and cumulative mileage per year

The **My Crystal** web portal (example below) helps you track all of this with ease by keeping a tally of your mileage for each tax year. Some points to remember:

- You must be the driver of the vehicle to claim a mileage expense and ordinary commuting cannot be claimed
- Each journey, and each leg of each journey should be recorded on a separate line within the web portal
- Postcodes (from and to) must be provided in relevant field
- You must supply your vehicle details – and if these change you must update these in the portal
- Ensure you obtain appropriate vehicle insurance cover because Crystal Umbrella's insurances do not extend to this type of cover
- When you have claimed more than 10,000 miles **My Crystal** will automatically adjust the mileage rate you can claim to the appropriate Approved Mileage Rate.
- Although you do not need to send Crystal receipts to claim mileage, you still need to have proof that you incurred the expense for your own records
- All mileage claims include wear and tear, therefore actual motor expenses such as vehicle excise duty (road tax), insurance, repairs and servicing cannot be claimed

Mileage

*All expenses must be claimed in accordance with the [expense policy](#). All business mileage may be claimed, including travel to and from your temporary workplace and between different sites.

Vehicle ID	test againx Add / View	Fuel Type	LPG
Vehicle Type	Motorcycle	Engine Size	Over 2000 cc
		Make Model	test againx
		Registration	test againx

1	Date	Journey Reason	2	From (post code)	To (post code)	Miles	Rate	Amount	Return?	Receipts	Notes	Status
	14/03/2016	journey to site 2	3	EN11	SG13	7.00	0.24	1.68	<input checked="" type="checkbox"/>			NEW
	14/03/2016					4	0.24	0.00	<input type="checkbox"/>			NEW

[+ Add Line](#)

Approved Mileage Rates

Vehicle Type	Up to 10,000 miles	Over 10,000 miles
Car / Van	45p	25p
Motorcycle	24p	24p
Cycle (Push bike)	20p	20p

Public Transport (Trains, Tube, Buses)

If you use a train, tube or bus to travel for business travel, you can claim this cost as an expense. So that we can approve your claim you need to supply us with either a copy of your ticket or proof of purchase (such as a receipt). You should also keep details of where, why and who you went to see.

In case you are unable to retain your ticket to submit with your expense claim (e.g. it gets swallowed by the ticket machine as you leave the station), we suggest that, if possible, you take a photo of your ticket with your phone after purchase. You can then attach the photo to your claim via the [My Crystal](#) web portal.

The most important thing to remember about receipts is that they must show the details of your journey or travel itinerary (i.e. where you travelled to and from, the date and the cost). This means that some debit/credit card receipts will not be enough for us to approve your claim.

Travel Cards, Bus Passes & Season Tickets

If you have a travel card, bus pass or season ticket you can still claim your travel expenses. However, you must provide supporting information to show that the costs of the individual business journeys match or exceed the cost of a travel card, bus pass or season ticket that you are claiming for. This is important so that HMRC do not see your travel costs as a benefit in kind that you can use for non-business related travel (the value of which would require taxing).

Smart Cards (such as Oyster) & Contactless Payments

If you use a smart card such as an Oyster card in London you can still claim your travel expenses. However, you must provide supporting information to detail the cost of these journeys. Providing copies of top-up receipts is not sufficient. Instead you should provide a copy of your usage statement (which may be obtained by registering your card online, or from a ticket office/machine) and highlight the journeys which relate to business travel as only these costs can be reimbursed.

If you have paid for your travel using a contactless payment method such as a contactless debit/credit card or Apple Pay, please supply a copy of your statement showing the cost incurred along with a breakdown of the journey made.

Hire Cars

If you are required to hire a vehicle on a short-term basis for a specific journey or period as part of your assignment, Crystal Umbrella will reimburse reasonable costs for the hire. You cannot claim for any personal lease or hire purchase payments or finance costs.

If the period of hire covers non-working days but these days were required to facilitate the hire and your assignment, Crystal Umbrella will still reimburse the cost of these hire days. For example: where you collect the vehicle on a Sunday so you could use it before the hire company open on the Monday morning. However, if you use the hire vehicle for any personal journeys on days which you do not work, and/or you extend the hire of the vehicle for personal use (such as the weekend), the hire cost will be pro-rated so just the element relating to business use is reimbursed.

When claiming costs for hiring a vehicle it may also be possible to claim for mileage using HMRC Advisory Rates rather than the Approved Mileage Rates. Please contact your [Account Manager](#) on **0800 848 8888** to discuss the current rates and how to claim.

Taxis



As with Public Transport costs, the cost of using taxis can also be reimbursed however you must supply a taxi receipt which details the journey made, date and cost.

Air Travel



You may claim for air travel when used exclusively for the purpose of your contract to visit your temporary workplace. You should always claim in pounds sterling for overseas travel costs and document the nature of the expense, the sterling equivalent and the exchange rate (see Foreign Receipts on page 5).

Should your assignment duties take you temporarily overseas you can also make use of our unique overseas expenses policy agreed rates which have been compiled for a range of countries, regions and cities across the world and enable you to claim subsistence and accommodation expenses for the time spent abroad. Contact your **Account Manager** for further details on **0800 848 8888**.

Other Associated Travel Costs



Parking & Toll Fees

If you need to pay for parking at your temporary placement, you can claim this expense. For instance, if you drive your car to a train station or airport, parking expenses can be claimed when no cheaper transport alternative is available. Toll fees incurred whilst on business journeys can also be claimed.

Dart Charge & Congestion Charge



If you incur costs such as Dart Charge and Congestion Charge you may claim these expenses but a receipt is required. If you pay in a shop you can request a receipt. If you pay over the phone, you should request a receipt be emailed or posted to you. If you have registered to pay via an account (normally online), please supply a copy of your statement highlighting the business journeys as only these journeys can be reimbursed – receipts for top-ups are not sufficient.

However, you cannot claim for the following travel costs:

- ✗ Parking fines
- ✗ Speeding fines
- ✗ Travel cost incurred on a non-qualifying business journey

Non Domiciled Expenses

There are certain travel expenses that can be claimed 'tax-free' to non-domiciled employees that come to the UK to work. However, to claim for any of these expenses all conditions must be satisfied and detailed receipts are required in all instances.

Employee



The cost of journeys to and from a country outside the UK in order to perform duties of employment in the UK can be claimed where:

- Condition 1** The journey ends on or during the period of five years from date of arrival to perform duties
- Condition 2** The individual has not been in the UK for any purpose during the two years ending the day before the date of arrival or the employee was not resident in the UK in either of the two tax years preceding the tax year of arrival
- Condition 3** The journey is from a country outside the UK (where the employee usually resides), to the UK to perform the duties of the current assignment or the journey is to a country from the UK to return to that country after performing the duties in the UK

Employee's Spouse & Child

You may also make a claim for your spouse or children's travel expenses for up to two journeys each tax year to and from the country where you normally live where:

- Condition 1** The journey is between the country outside the UK that the employee normally lives and to a place in the UK
- Condition 2** The employee is in the UK for a continuous period of at least 60 days for the purpose of performing the duties of employment
- Condition 3** The spouse or child either accompanies the employee at the start of the 60 day period or visits the employee during that period or returns to a country that the employee normally visits after visiting or accompanying the employee

Subsistence (Daily Food and Drink)

If you have incurred Subsistence expenses whilst travelling on a valid business journey, Crystal Umbrella are able to reimburse you using the flat rates stated below. As a flexible worker, and whilst working at a Temporary Workplace, you can make a claim to cover the cost of meals at a rate dependent upon the hours you are away from home each day. However, you must have incurred a cost for a meal on each of the days claimed - HMRC define a 'meal' as 'a combination of food and drink'.

To ensure compliance, you will only be eligible to claim these expenses if you can confirm that you have met the qualifying criteria for each expense you claim, as laid out below:

Flat Rate Subsistence Amounts

Meal Type	Claim Amount	Basic Criteria
5 Hour Rate	£5.00	<ul style="list-style-type: none"> • Travel away from home for a continuous period of at least 5 hours • Incur a cost for a meal purchased after the start of your journey • Do not claim the 10 Hour or 15 Hour Rates for the same day
10 Hour Rate	£10.00	<ul style="list-style-type: none"> • Travel away from home for a continuous period of at least 10 hours • Incur a cost for a meal purchased after the start of your journey • Do not claim the 5 Hour or 15 Hour Rates for the same day
15 Hour Rate	£25.00	<ul style="list-style-type: none"> • Travel away from home for a continuous period of at least 15 hours • Incur a cost for a meal purchased after the start of your journey • Do not claim the 5 Hour or 10 Hour Rates for the same day
Late Evening Rate (additional allowance)	£10.00	<ul style="list-style-type: none"> • Travel away from home for a continuous period of at least 5 hours • Qualifying journey last beyond 8pm (i.e. arrive home after 8pm) • Should be claimed in addition to either a 5 Hour or 10 Hour Rate • Do not claim the 15 Hour Rates for the same day

All of the above rates are subject to the qualifying conditions below and subsequent audit checks

Qualifying Conditions

- Travel must be in the performance of an employee's duties or to a temporary workplace, on a journey that is not substantially ordinary commuting
- All claims are subject to the Temporary Workplace rules (including 24 Month restrictions) and those relating to SDC
- The cost of a meal (a combination of food and drink) for your own consumption must have been incurred after the start of a qualifying journey
- Self-prepared meals, either made at your workplace or home, cannot be claimed
- You must retain receipts for your own records for at least 6 years. Crystal Umbrella may require you to submit these at a later date for Expense Audit purposes and for proof of purchase.
- Grocery receipts showing ingredients or items purchased as part of your regular food shopping will not be accepted

Accommodation

Accommodation in the UK

You can claim for temporary accommodation expenses when overnight stays away from home are required either as part of your business journey or to allow you to undertake the work for the assignment. This expense can only be claimed if you continue to reside and pay for a main residence elsewhere. However, if friends or family are also staying with you in the accommodation then the cost cannot be claimed.

If an additional cost is incurred for significant non-business use (private use) such as weekends where you would normally travel home, or an extension for holiday purposes, this additional cost cannot be claimed and so only the pro-rated proportion of the expense will be reimbursed. However, accommodation costs incurred on non-working days will normally be reimbursed where it was necessary to travel on those non-working days (such as the night before an early meeting).

If you are staying at a hotel or B&B, only the cost for the room (excluding meals, room service and beverages) can be claimed.

Where short-term rental accommodation is a cheaper and more convenient alternative to a hotel or B&B, reasonable costs of the rental can be claimed.

Copies of valid receipts and/or the rental agreement must be provided when claiming. You should also be able to provide proof of the overnight stay at a temporary location, the length of stay and details of why this was required, and all claims are subject to the Temporary Workplace rule.

Other Associated Accommodation Costs

Additional costs associated with temporary accommodation, such as utilities (electricity, gas, water), council tax and insurance, can also be claimed if you incur them.. Costs for phone lines and calls and internet (broadband) may also be claimed provided it is required for business use and there is no personal use. Other costs, such as TV licences, cannot be claimed.

Overseas Accommodation & Subsistence

If you are required to travel outside of the UK to perform the duties of your temporary assignment, you can claim for these expenses for the period of this business journey which are relevant to your destination. Please contact your **Account Manager** on **0800 848 8888** to discuss your options and find out more.

Other Business Expenses

You may also be able to claim other expenses, like those listed below, when they are incurred for business purposes and are required to fulfil the assignment. For further information please contact your **Account Manager** on **0800 848 8888**.

Telephone & Internet

Business related telephone calls from a landline are claimable with a copy of an itemised bill; however line rental cannot be claimed unless there is genuine business need for a second line which is used exclusively for the assignment. Similarly, mobile phone calls are claimable if used for business reasons.

All business phone calls claimed must be highlighted on an itemised bill and supplied as evidence of purchase when your claim is submitted. Copies of top-up receipts are not sufficient for reimbursement. If your mobile phone is pay-as-you-go then you should register with your provider for itemised bills. Where calls made for business purposes do not incur an additional cost because they are included in your call allowance / price plan no claim can be made.

Home internet and broadband costs may not be claimed, but those costs incurred whilst in temporary accommodation may be claimed provided there is no personal use.

Fax

Fax charges are claimable if they are solely used for business purposes.

Postage

You can claim the costs of business related postage. This includes the postage of documentation to Crystal.

Stationery

You can claim the cost of general stationery including pens, paper and other office consumables.

Training

The costs of training and seminars may be claimed if they are necessary for your specific assignment. Courses may be allowable when updating skills but not when learning new ones. Degrees are not an expense that can be claimed.

Memberships

Professional association memberships can be claimed, providing that the professional body is on the list approved by HMRC. Please see <http://www.hmrc.gov.uk/list3/> for the full list.

Protective Clothing

A claim can only be made for the cost of specialist protective clothing that you are required to wear because of the nature of your assignment. This clothing must not be suitable for everyday wear outside your working environment.

Professional Indemnity Insurance

You may claim the cost of your professional indemnity insurance premium provided the insurance is wholly, necessarily and exclusively incurred for your assignment, and you are able to demonstrate that the level of required cover exceeds that already provided by Crystal Umbrella's own combined insurance policies. These policies can be found online at <http://www.crystalumbrella.com/downloads.php> or by contacting your **Account Manager** on **0800 848 8888**.

Eye Care

You can claim reasonable costs for eye-tests as required and the cost of glasses required for VDU use only. To be reimbursed the cost of glasses you must supply a copy of the report issued by your optician which details the requirement of glasses for VDU use only.

Incidental Expenses

If you are required to stay away from your home overnight as part of a qualifying business journey, you may make a claim for an 'Incidental Overnight Expense' for each night of your required stay.

The maximum amounts you can claim, which are Tax and NIC free, are:

- £5 per night for each overnight stay anywhere in the UK (GB & NI).
- £10 per night for each overnight stay outside of the UK.

These amounts are to cover sundry personal expenses incidental to you being required to stay away from home, whilst visiting a Temporary Workplace (such as newspapers, telephone calls home, laundry, rental of films and refreshments). Incidental Overnight Expenses cannot be claimed in addition to expenses of a similar type (that may be included in hotel bills for example).

You must have incurred incidental costs but do not have to incur expenditure up to these limits and receipts are not required to claim. However, any amounts incurred in excess may not be claimed and we suggest you retain any expense receipts to prove an expense was incurred and you did stay overnight. These may also be requested as part of our random Expense Audits.

Pensions

Pensions are not an allowable Business Expense and should not to be added to your expense form. Should you wish to take advantage of the benefits of joining the Crystal Umbrella pension scheme, contact your **Account Manager** on **0800 848 8888** for further information.

Expense Approval & Rejection

Approving Expenses

After you submit your expense claim to Crystal Umbrella for processing, we will review the claim in line with your specific account details and our Expenses Policy. All allowable claims will be approved by our Expenses Team and will be processed on your next available payment subject to available Budgeted Expenses.

Querying and Rejecting Expenses

If there are any discrepancies with your submission we will contact you by email to query the expense, we will also assign notes to the queried claim which you can view through **My Crystal**. Should we not receive a response to the query, we will reject the specific expense and contact you again to advise the reason for rejection. Should the reason for rejection be missing receipts/information we will re-instate the expense once the necessary documentation is provided.

Common Disallowed Expenses

Examples of common disallowed expenses include:

- ✘ Private health insurance
- ✘ Computer equipment
- ✘ Office furniture
- ✘ Motor expenses
- ✘ Expenses submitted without necessary receipts
- ✘ Expenses incurred on non-working days or outside of your assignment period

This is not an exhaustive list and any expense claims found to be false or not wholly, necessary and exclusively for business purposes, could be disallowed. You need to be aware that you would be personally responsible for any underpayment of tax or NIC resulting from an invalid claim. Reimbursement of these underpayments would be due immediately and collected at the first opportunity.

However, if you are in doubt about any of the expenses you wish to claim, please contact your **Account Manager** on **0800 848 8888**.

Expense Audits

As an umbrella company that puts compliance and the safeguarding of our contractors at the forefront of everything we do, we will undertake regular random auditing of business expenses claimed and are required to do so by HMRC. Any claims found to be fraudulent or where sufficient supporting documentation (such as receipts) cannot be provided will be disallowed and reversed and any subsequent tax underpayment will be recovered from your next payment. If no further payments are to be processed, Crystal Umbrella will be obliged to complete and file a P11D with HMRC in order to correct your tax.

You should expect to be audited within your first few weeks of employment with Crystal Umbrella, and regularly throughout your employment with Crystal Umbrella at six monthly intervals.

Submission Deadlines

Expenses which are submitted by 4pm (GMT) on any working day will be approved or queried the same day. Claims received after this time will be processed the next working day. Please note that claims made through the My Crystal web portal will be processed before any offline submissions.

To ensure that your expenses are approved in time for your payment to be processed it is important that you submit your expenses at the same time as your timesheet.

If your agency operates a self-billing arrangement, you will need to understand their billing cycle so that you can ensure your expenses are submitted before we receive their payment. Should you be unsure if your Agency has a self-billing arrangement, please contact your **Account Manager** on **0800 848 8888**.

How to Submit Expense Claims

Online Submissions

For a full guide of how to submit expenses via **My Crystal** please click this link:

<http://myworkpay.knowledgeowl.com/help/article/link/how-to-add-a-new-expense>

Offline Submissions

If you can't use an online system we do provide offline alternatives for your expense submissions:

Email: expenses@crystalumbrella.com

Fax: 0845 226 2280

All offline submissions must be accompanied by a fully completed expenses form and (where mileage is claimed) mileage tally, without which your claim cannot be processed.

Expense forms (with mileage tally) can be downloaded from <http://www.crystalumbrella.com/downloads.php>

Frequently Asked Questions

Q – Can my subsistence form part of my weekly grocery shop?

A – No you need to incur a cost and have a separate receipt for every meal allowance that you are claiming.

Q – Can I provide a bank statement/credit card receipt to show a cost was incurred?

A – No, fully itemised receipts are required.

Q – Can I claim for the cost of attending an interview?

A – If you get the job, then yes you can claim the associated travel costs for the interview.

Q – How do I submit my expenses to Crystal?

A – The quickest way to do this is through our online portal **My Crystal**. For more details on My Crystal please click the link below or contact your **Account Manager** on **0800 848 8888**.

<http://myworkpay.knowledgeowl.com/help>

Q – Can I also use My Crystal to submit my timesheets?

A – Yes, the link above also gives you step-by-step instructions on timesheet submission, plus a host of other useful functions, just take a look.

Q – How do I send my receipts to Crystal?

A – If you use **My Crystal** to submit your expense claims, you can simply upload the receipts to the portal. If not, you will need to email or post receipts to us, contact details can be found below.

Q – Why do I have to keep receipts that I don't submit to Crystal?

A – You should always keep copies of all your receipts for your own records. We may also require you to submit them to us at a later date should you be selected for audit.

Q – What is the Crystal expense audit?

A – Our dispensation allows us to process certain expenses without receipts being submitted to Crystal. However, we are required to perform audits on expense claims and if you are randomly selected you will be required to send us the supporting receipts, for items such as subsistence and incidental claims.

Q – What happens if I'm selected for audit and can't provide my receipts?

A – We will have to disallow/revoke the claim. Subsequently, the tax underpayment will be recovered from your next payment. If no further payments are to be processed a P11D will be submitted to HMRC, they will apply the P11D and collect any underpaid tax directly from you.

Q – What if I have more questions?

A – Contact your **Account Manager** on **0800 848 8888**.

Q – How do I contact Crystal Umbrella?

A – There are lots of ways:

Query Type	Contact
Expenses	expenses@crystalumbrella.com
Timesheets	timesheets@crystalumbrella.com
Contracts	contracts@crystalumbrella.com
Other	clientservices@crystalumbrella.com
Phone Number	0800 848 8888
Fax Number	0845 226 2280
Postal Address	Crystal Umbrella, Unitem House, 1 The Chase, John Tate Road, Hertford, Herts. SG13 7NN