



Irish Solutions

Access Financial International SA (AF) are specialist providers of contract management solutions for contractors working in Ireland. We want to be your partner of choice based on our competence, superlative service, choice of solutions, high retentions and fair pricing.

As part of a global contract management organisation we offer an international perspective to our local offerings. In other words, we are **glocal** – global yet local.

We ensure that contractors, recruitment businesses and their corporate clients all stay within the law and that

the immigration, tax, social security, employment and labour-leasing laws are all fully observed.

Our unique compliance portal provides the client with accurate real-time information on the compliance status of all our contractors.

For the contractor, he or she is assured of the very highest retentions possible under the law, excellent service and fees that are the best value for money obtainable.

“ The purpose of Access Financial International SA is to provide all our clients – contractors, recruitment businesses and corporate clients with the most appropriate immigration, tax and social security solutions that are possible under law.

We aim to provide these solutions offering the highest level of service, surpassing the offerings of competitors and exceeding the expectations of our clients.

We aim to be regarded as the most highly reputed company in Irish contract management. ”

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Employed

Personal Services Company (PSC)

Hybrid

	Employed	Personal Services Company (PSC)	Hybrid
Retention (for a typical contractor)	55% (±5%)*	72% (±5%)*	79% (±8%)*
Eligibility	<ul style="list-style-type: none"> • EU/EEA nationals 	<ul style="list-style-type: none"> • EU/EEA nationals • Working period in Ireland must be at least 6 months 	<ul style="list-style-type: none"> • EU/EEA nationals • Working period in Ireland must be at least 6 months
Features	<ul style="list-style-type: none"> • An Access Financial Group company (the Employer) employs the contractor • The Employer runs an Irish payroll and deducts the necessary tax and social security costs • The employer and employee social costs are part of the contract value 	<ul style="list-style-type: none"> • The contractor is registered in Ireland as a director of his company and is treated as self-employed • The level of retention depends on the salary level, the tax claimable expenses, the length of stay in Ireland and whether the contractor is married or not • Contractors are assisted by Access Tax and Accounting Ltd (ATA), a firm of accountants, expert in Irish tax and social security • ATA will ensure compliance with foreign and local tax laws • The contractor needs a bank account for his company 	<ul style="list-style-type: none"> • An Access Financial Group company (the Employer), registered in Ireland, employs the contractor • The Employer will allocate and issue redeemable shares to the contractor • The employer and employee social security costs are part of the contract value • At the end of the employment contract, the contractor will redeem his shares and receive a capital gain
Benefits	<ul style="list-style-type: none"> • Easy to implement • Eligibility for unemployment benefits • Attractive to lenders • AF is expert in Irish tax and social security issues 	<ul style="list-style-type: none"> • The director of his own PSC pays less social security in Ireland than does an employee • Flexibility in choosing own salary and possibility of holding simultaneous contracts • The PSC is a standalone solution • The PSC can be used in future projects and elsewhere • ATA does the accounting and prepares tax returns for the contractor and the PSC 	<ul style="list-style-type: none"> • This is the solution with the highest retention • There is no requirement to act as a director • The Employer is expert in home and Irish tax and social security
Registrations	<ul style="list-style-type: none"> • AF will ensure all required registrations are done in Ireland • The contractor must register personally at the local social welfare office (PPS number) 	<ul style="list-style-type: none"> • ATA will ensure all required registrations are done in Ireland • The contractor must register personally at the local social welfare office (PPS number) 	<ul style="list-style-type: none"> • The Employer will ensure all required registrations are done in Ireland • The contractor must register personally at the local social welfare office (PPS number)
Fees	<ul style="list-style-type: none"> • 6% of the monthly invoice value 	<ul style="list-style-type: none"> • 7% of the monthly invoice value 	<ul style="list-style-type: none"> • 9% of the monthly invoice value

* Illustrated projections do not take into account any additional taxable income you may have, other than for this assignment.