

Strive for a Five

REGIONAL EDITION NOTES

United Kingdom

Compared with the Australian templates

Written for cleaners and hosts in the UK.

Checked October 2026

Free to download and use. striveforafive.com

Free to use — please read first

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Laws differ between states, territories and countries, they change over time, and every cleaning business and every client is different. A template can't know your situation.

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Regional edition notes: United Kingdom

This template is a starting point. Check the official sources linked in these notes, and consider a local legal check before you sign. Wrong edition? The US and EU notes are separate downloads.

What changes from the Australian master

AU master	UK edition	Why
ABN	UTR (Unique Taxpayer Reference, for self-assessment) and, if registered, VAT number	HMRC identifiers
GST	VAT, only if the cleaner is VAT-registered	VAT threshold applies
"Contractor" test	Employment status (employee / worker / self-employed). IR35 only if a company sits between cleaner and host	UK has three statuses
Public liability, workers' comp	Public liability (usually voluntary), employers' liability (compulsory for most employers)	Different names, different rules
Privacy Act	UK GDPR and Data Protection Act 2018	Guest data is personal data
Australian Consumer Law note	Consumer Rights Act 2015 for consumers; Unfair Contract Terms Act 1977 for business reasonableness	UK structure
Small claims	County court small claims track (England and Wales); simple procedure (Scotland); separate in Northern Ireland	Three legal systems
State/Territory	England and Wales, Scotland or Northern Ireland	Choose one
DD/MM/YYYY, AUD	DD/MM/YYYY, GBP (£), UK spelling	Spelling is close to Australian

Topic notes

Tax ID. A self-employed cleaner usually has a UTR from HMRC for Self Assessment. A cleaner whose turnover passes the VAT threshold must register for VAT and shows a VAT number. The GOV.UK page currently gives the threshold as £90,000 (checked October 2026). Many cleaners will not be VAT-registered, so the clause has a tick box.

VAT on services. If the cleaner is VAT-registered, VAT is added to invoices at the rate that applies. If the host is VAT-registered the host may be able to reclaim it, but that is for their accountant. The edition does not give rates; it points to GOV.UK.

Employment status. GOV.UK explains the three statuses: employee, worker and self-employed. The page says that status decides employment rights and tax. Be careful with wording: a contract label does not settle status. Acas gives employment-rights advice mainly to employees and workers, so it is not the right place for a self-employed cleaner's contract dispute. The edition does not list Acas as a dispute route. It mentions it only in the status note: "Acas is for employment-rights questions. A true self-employed contractor usually settles contract disputes another way."

IR35. IR35 (off-payroll working) is a tax rule aimed at contractors working through their own company, called a personal service company. HMRC's guidance is about clients, contractors and intermediaries. Most sole-trader

cleaners are not in IR35. A cleaner who runs a limited company might be, and in some cases a small client is outside the rules. The edition puts a plain "Limited company cleaner?" box on the notes page pointing to the HMRC page, and does not say the rule applies or does not.

CIS. The Construction Industry Scheme is about construction work. The notes say "Cleaning is not normally part of CIS; see HMRC if the work includes building clean-up after construction". Keep it to one line.

Insurance. Employers' liability: the HSE page says businesses with staff will likely need liability cover for employers. Public liability is usually optional by law, but many hosts and platforms ask for it. Cleaner's insurance often bundles public liability, "care, custody and control" (cover for client's property in the cleaner's hands) and key cover. The clause uses blanks for limits. Typical wording hosts see: "£1,000,000 public liability". Leave the figure blank so the reader chooses.

Data protection. The host and the cleaner both handle guest information. UK GDPR applies to personal data. Examples: guest names on a booking sheet, door codes tied to a stay, photos of the room with personal items in them. The ICO's UK GDPR page is the official hub. A cleaner may or may not need to pay the ICO's data protection fee. The edition says "check the ICO website" and does not decide.

Consumer / unfair terms. The Consumer Rights Act 2015 covers contracts between a trader and a consumer. A contract between a self-employed cleaner and a business host is usually business-to-business, and the Unfair Contract Terms Act 1977 asks whether certain exclusion terms are reasonable. If the host is a private person letting a home and acting as a consumer, different rules may apply. The edition includes a plain-English "reasonable" liability cap rather than an aggressive one, and a note: "Terms that try to exclude liability for death or personal injury caused by negligence do not work under UCTA s.2." (statement drawn from the official legislation page).

Late payment. The Late Payment of Commercial Debts (Interest) Act 1998 gives a statutory interest right on late business-to-business payment. The edition mentions the Act by name in the notes and keeps the clause generic: "interest as the law allows".

Disputes. England and Wales: money claims go through the county court (online claim), and small claims track is for lower-value claims. Scotland: simple procedure in the sheriff court. Northern Ireland: small claims in the county court. GOV.UK has the money-claim guide. Mediation first is a good habit, not a requirement.

Governing law. Choose one: "the law of England and Wales", "the law of Scotland" or "the law of Northern Ireland". The edition has three tick boxes so one PDF covers all three.

Format. A4 paper, DD/MM/YYYY, £ (GBP), UK spelling.

Replacement clauses (UK)

Clause 4. Tax, VAT, Invoicing and Payment

4.1 The Cleaner is self-employed and responsible for the Cleaner's own Income Tax and National Insurance. The Cleaner's Unique Taxpayer Reference is _____ (the Cleaner may give this to the Host on request).

4.2 The Cleaner ☐ is ☐ is not registered for VAT. If registered, the Cleaner's VAT number is GB _____ and VAT will be shown as a separate line on every invoice at the rate that applies. If the Cleaner is not registered, no VAT will be charged.

4.3 The Cleaner will send an invoice after each clean, or each week, whichever the parties agree in writing. Each invoice will show the date of service, the Property address, the services done, the price, and the Cleaner's name or trading name.

4.4 The agreed rate is £_____ per _____ (clean / hour / turnover).

4.5 The Host will pay each invoice within _____ days of the invoice date, by _____ (bank transfer / other: _____).

4.6 If an invoice is paid late, the Cleaner may charge interest and recovery costs as the Late Payment of Commercial Debts (Interest) Act 1998 allows.

4.7 The Host will not deduct tax or National Insurance from payments to the Cleaner.

Clause 5. Independent Status

5.1 The Cleaner is self-employed and runs the Cleaner's own cleaning business. Nothing in this Agreement makes the Cleaner an employee or worker of the Host, or creates a partnership or agency.

5.2 The Cleaner decides how the work is done, the order of tasks, and the equipment and products used, as long as the Services meet the standard in the Schedule of Services.

5.3 The Cleaner supplies the Cleaner's own products, tools and equipment unless the parties agree otherwise in writing: _____.

5.4 The Cleaner may work for other clients. The Cleaner may send a suitably skilled substitute to do the Services, and the Host will not unreasonably refuse. The Cleaner stays responsible for the substitute's work and pays them directly. The Host is not obliged to offer work, and the Cleaner is not obliged to accept it, outside bookings that have been confirmed in writing.

5.5 Both parties understand that what actually happens in practice, as well as this Agreement, matters when employment status is considered. If the way the work is done starts to differ from this clause, the parties will talk about it and put it right in writing.

5.6 If the Cleaner provides the Services through a limited company, the company is the Cleaner for this Agreement, and the individual doing the work will be named here: _____.

Clause 6. Insurance

6.1 The Cleaner will hold public liability insurance of at least £_____ for any one claim for the length of this Agreement and will give the Host proof of cover on request.

6.2 The Cleaner ☐ will ☐ will not hold cover for the care, custody and control of the Host's property and keys, with a limit of £_____.

6.3 If the Cleaner employs anyone to help with the Services, the Cleaner will hold employers' liability insurance as the law requires.

6.4 The Host will keep buildings and contents insurance on the Property. The Host's policy is the first source of cover for damage to the Property unless the damage is caused by the Cleaner's negligence.

6.5 Neither party limits or excludes liability for death or personal injury caused by negligence, for fraud, or for anything else the law does not allow to be limited.

6.6 Each party will tell the other promptly if a required policy lapses. The Cleaner will tell the Host about any damage or loss within _____ hours, with photos where possible.

Clause 12. Governing Law and Disputes

12.1 This Agreement is governed by the law of ☐ England and Wales ☐ Scotland ☐ Northern Ireland (tick one, matching where the Property is).

12.2 If a dispute comes up, the parties will first talk directly and try to settle it within _____ days of one party giving written notice describing the issue.

12.3 If it is not settled, the parties will consider mediation with a mediator they agree on, sharing the cost equally, before starting court action. Either party may go straight to court to ask for urgent protection.

12.4 The courts of the country ticked in 12.1 can hear any dispute, including a claim in the small claims court (or the simple procedure in Scotland) if the amount fits that court.

12.5 Personal data about guests that the Cleaner sees or handles while doing the Services (including names, contact details, booking details, door codes and photos) will be used only for the Services, kept confidential, and not copied or shared. Each party will follow UK data protection law for the data it controls.

12.6 Dates are written DD/MM/YYYY. All amounts are in pounds sterling (£).

Verified links (UK)

Checked October 2026.

1. GOV.UK: Employment status <https://www.gov.uk/employment-status>
2. GOV.UK (HMRC): Understanding off-payroll working (IR35) <https://www.gov.uk/guidance/understanding-off-payroll-working-ir35>
3. GOV.UK: Register for VAT <https://www.gov.uk/register-for-vat>
4. HSE: Get insurance for your business (employers' liability) <https://www.hse.gov.uk/simple-health-safety/insurance/index.htm>
5. ICO: UK GDPR guidance and resources <https://ico.org.uk/for-organisations/uk-gdpr-guidance-and-resources/>

Bonus: GOV.UK, Make a court claim for money <https://www.gov.uk/make-court-claim-for-money>

Bonus: legislation.gov.uk, Unfair Contract Terms Act 1977 <https://www.legislation.gov.uk/ukpga/1977/50>