



PROVIDER PLATFORM AGREEMENT

For CQC-registered care, non-CQC support and cleaning providers

Version	3.0
Effective date	3 September 2026
Review date	3 September 2027, or earlier if law, guidance or the business model changes
Document owner	SP Care Connect Hub
Status	Controlled pre-publication version

Publication control: The platform must insert and verify its exact legal operator name, company number, registered office and live SP Hub contact channels before publishing or accepting this document. Old @stpaulcare.co.uk addresses have been removed to preserve organisational separation.

Document status and required business details

Field	Required entry before publication
Legal operator	[INSERT EXACT LEGAL NAME]
Company number	[INSERT OR STATE NOT APPLICABLE]
Registered office	[INSERT REGISTERED / PRINCIPAL ADDRESS]
Provider support	[INSERT SP HUB EMAIL / WEB FORM]
Safeguarding channel	[INSERT MONITORED EMAIL AND PHONE]
Complaints channel	[INSERT SP HUB EMAIL / WEB FORM]

High-risk launch gate: Do not activate a provider-paid lead or “pay-to-unlock” fee until a UK solicitor has confirmed in writing that the model does not unlawfully charge a work-seeker for work-finding services under the Employment Agencies Act 1973 and the Conduct Regulations 2003.

1. Parties, acceptance and purpose

This Agreement is between the legal operator identified above (“SP Hub”, “we”, “us”) and the person or organisation approved to list services on the SP Care Connect Hub platform (“Provider”, “you”). It takes effect when you accept it electronically or when SP Hub confirms approval, whichever is later.

The Agreement governs access to the platform, provider verification, listings, introductions, safeguarding cooperation and any permitted platform charges. It does not replace the separate service contract that must be agreed directly between a Provider and a care seeker or cleaning client (“Client”).

2. Key definitions

Term	Meaning
CQC-registered care provider	The exact legal entity actively registered with CQC for the regulated activity, location and service offered.
Non-CQC support provider	A provider offering support that is not a CQC-regulated activity, or an individual care worker operating within a lawful exemption.
Cleaning provider	A business or self-employed person offering domestic or commercial cleaning and no care activity unless separately eligible and approved.
Provider documents	Identity, legal entity, registration, insurance, qualification, DBS and other evidence submitted for approval.
Sensitive information	Health, care, safeguarding, criminal offence, identity and financial information requiring enhanced protection.

3. SP Hub’s role and regulatory boundary

SP Hub provides a digital directory, matching and introduction service. Unless a later written service expressly says otherwise, SP Hub does not employ Provider staff, supply temporary workers, provide care or cleaning,

prescribe a care plan, control how a Provider performs services, supervise visits, hold Client service payments, or become a party to the Provider–Client service contract.

- CQC regulates the legal entity carrying on a regulated activity, not a website label or individual profile.
- An introductory platform may check suitability and help a Client describe needs, but must not take an ongoing role in directing or controlling personal care if relying on the introductory-agency exemption.
- SP Hub may check whether an introduction was made, whether a commercial platform milestone occurred and whether the introduction service was satisfactory. It must not use feedback to direct clinical or personal-care delivery.
- Approval, document checks, badges or “featured” status are not a guarantee of safety, quality, availability, suitability or regulatory compliance.

4. Provider categories and permitted activity

Category	What may be listed	Key restriction
A — CQC-registered care	Only services covered by the Provider’s current CQC registration, location conditions and regulated activities.	Legal entity, provider ID, location ID, status and conditions must match the listing.
B — Non-CQC support	Companionship, shopping, community access, domestic support and other genuinely unregulated support.	Must not advertise or carry on a regulated activity unless legally registered or within a documented exemption.
C — Cleaning	Domestic or commercial cleaning within the Provider’s competence and insurance.	Must not present cleaning as care, medication support, personal care or another regulated/professional service.

CQC boundary: Providing personal care without required registration is an offence. A Provider must obtain its own advice if uncertain. SP Hub may reject or suspend a listing whenever the regulatory position is unclear.

5. Application, checks and admin approval

1. Submit complete and accurate Provider information and only the documents requested for the selected category.
2. Consent to proportionate checks against official registers and, where legally permitted, the DBS Update Service, insurers, qualification issuers and professional registers.
3. Respond to requests for clarification within the stated period. SP Hub may pause or close an incomplete application.
4. Wait for written admin approval. No profile may go live automatically and payment does not guarantee approval.
5. Keep all information current and notify SP Hub promptly of any material change, restriction, suspension, investigation, safeguarding concern or insurance lapse.

SP Hub will record what was checked, the source, date, reviewer and result. It will not claim that a document was independently verified when it was only viewed or self-certified.

6. DBS and suitability

- The level of DBS check is determined by the actual role and legal eligibility. Enhanced or barred-list checks are not lawful merely because work takes place in a home.
- A cleaning-only role will normally use a Basic DBS check unless a documented eligibility assessment supports a higher level.
- For eligible paid self-employed roles, the individual may apply through a DBS Umbrella Body under the rules effective from 21 January 2026.
- SP Hub does not use “Tier 1/Tier 2 convictions”. Any disclosed information is assessed fairly, individually and in relation to the role, applicable filtering rules, safeguarding risk and rehabilitation law.

- A DBS certificate has no statutory expiry date. SP Hub applies a risk-based renewal/status-check policy and may require a newer check or Update Service consent.

7. Provider promises and continuing obligations

- You have authority to enter this Agreement and all submitted information is genuine, accurate, complete and not misleading.
- You hold every registration, licence, qualification, permission and insurance required for the services you advertise and deliver.
- You will provide services with reasonable care and skill and comply with safeguarding, equality, health and safety, confidentiality, tax and sector-specific duties that apply to you.
- You will not claim CQC registration, professional status, a rating or a qualification that does not belong to the exact legal entity or person delivering the service.
- You will not subcontract or substitute a worker unless the Client contract allows it and the substitute has been lawfully checked, insured and approved where required.
- You will not misuse Client information, market unrelated services, sell leads, approach a Client after consent is withdrawn or share access credentials.
- You will notify SP Hub within 24 hours of a serious safeguarding, regulatory, data-security or insurance event and within seven days of any other material profile change.

8. Provider-Client contract and service responsibility

Before service starts, the Provider and Client must agree their own written terms covering scope, price, timing, cancellation, responsibility, emergency arrangements, complaints, data handling and any required care plan or risk assessment. The Provider is responsible for deciding whether it can safely and lawfully meet the Client's needs.

SP Hub does not guarantee that an enquiry will result in work, that information supplied by a user is complete, or that a Client will be suitable or able to pay. Providers must carry out their own assessment and contracting checks.

9. Employment, tax and agency status

The parties intend the Provider to operate an independent business. No clause determines legal status by itself; status depends on the real working relationship. SP Hub does not promise work, require acceptance of work, set service methods or pay wages. Providers remain responsible for tax, National Insurance, VAT and staff obligations.

Employment-agency review: If the platform finds work for individual work-seekers or supplies workers to hirers, the Employment Agencies Act 1973 and Conduct Regulations 2003 may apply. SP Hub must complete a documented legal classification before charging any provider or launching worker-supply features.

10. Platform fees and Stripe payments

SP Hub may charge only fees that are lawful, clearly displayed before payment and confirmed in a durable receipt. No hidden or retrospective charge applies. A purchase does not guarantee work, Client engagement or service commencement.

- SP Hub will not charge a work-seeker for finding or trying to find work where the statutory prohibition applies.
- Provider service payments must remain directly between Provider and Client unless a separate FCA-perimeter review approves a regulated payment model.
- Stripe may process permitted platform charges. SP Hub does not store full card numbers or card security codes.
- Refunds are available for duplicate charges, failed access, material technical error, unlawful charging and any other right required by law or the displayed fee terms.
- Chargebacks do not replace the internal complaints process and deliberate payment abuse may lead to suspension.

11. Safeguarding and emergencies

- Call 999 immediately where anyone is in immediate danger or needs urgent medical help. Platform reporting must never delay emergency action.
- Report a safeguarding concern promptly through the monitored SP Hub channel and, where appropriate, to the relevant local authority, police, CQC, professional regulator or employer.
- Preserve evidence, record facts accurately, do not investigate by leading questions and do not promise secrecy.
- SP Hub may restrict a profile immediately where necessary to protect people or evidence, before giving full notice.
- Providers must cooperate with lawful information requests and any DBS referral duty that applies to the relevant regulated activity provider or personnel supplier.

12. Confidentiality and data protection

Each party is an independent controller for personal data it determines how and why to use. A Provider may use Client information only to respond to the relevant enquiry, assess and deliver the agreed service, meet legal duties and handle related records. It must apply suitable security, restrict access and delete information when no longer needed.

A Provider must notify SP Hub without undue delay of any loss, unauthorised access, disclosure, cyber incident or rights request involving platform data, while remaining responsible for its own legal reporting duties. Safeguarding disclosures may be made without consent where a lawful basis and Schedule 1 condition apply.

13. Insurance

Insurance must match the Provider's legal entity, activities, workforce and territorial scope. Minimum limits are commercial approval criteria, not universal statutory amounts, except that an employer normally needs Employers' Liability cover of at least £5 million from an authorised insurer.

Provider type	Expected evidence
CQC-registered care organisation	Public liability, professional/medical malpractice as appropriate, Employers' Liability if required, and any cover required by commissioners/contracts.
Non-CQC support provider	Public liability and professional indemnity where advice/support risk requires it; Employers' Liability if required.
Cleaning provider	Public liability covering cleaning activities, treatment-risk/key-loss cover where relevant, and Employers' Liability if required.

14. Listings, reviews and intellectual property

- You grant SP Hub a non-exclusive licence to display submitted business content for operating and promoting the platform.
- Content must be accurate, lawful, respectful and must not disclose Client information or infringe another person's rights.
- Sponsored or featured placement will be labelled and will not alter safeguarding or verification standards.
- Reviews may be moderated for authenticity, privacy, abuse and illegality, but SP Hub will not manipulate genuine reviews.

15. Restriction, investigation, suspension and appeal

SP Hub may pause an application, hide content or restrict access while checking safety, legality, identity, payment, regulatory or data concerns. Where immediate risk is not present, SP Hub will give the Provider the main concern and a reasonable opportunity to respond. Where risk is urgent, action may be immediate and reasons may be limited where disclosure could prejudice safeguarding or law enforcement.

- Appeal must be made within 14 calendar days using the stated channel.

- Where practicable, a person not responsible for the original final decision will review the appeal.
- SP Hub aims to issue an appeal outcome within 21 calendar days and will explain any delay.
- Reinstatement is not guaranteed and may require fresh checks or regulator clearance.

16. Liability

Nothing in this Agreement excludes or limits liability for death or personal injury caused by negligence, fraud or fraudulent misrepresentation, breach of a duty that cannot lawfully be limited, or any other liability that law does not permit to be excluded.

Subject to that paragraph, each party is responsible for reasonably foreseeable direct loss caused by its breach. SP Hub is not responsible for the Provider's service performance, professional judgment, staff, tax, employment obligations, Client non-payment or losses arising from information the Provider knew or should have known was inaccurate. Neither party is liable for indirect or consequential business loss, loss of profit or loss of opportunity except where such exclusion would be unlawful or unreasonable.

17. Indemnity

The Provider will reimburse SP Hub for reasonable third-party claims, regulatory costs and direct losses arising from the Provider's unlawful service delivery, deliberate misconduct, infringement, false documents or material breach of confidentiality/data protection, to the extent caused by the Provider. This does not cover loss caused by SP Hub's own breach, negligence or failure to mitigate.

18. Term and termination

This Agreement continues until either party ends it. A Provider may close its account on reasonable notice, subject to outstanding obligations. SP Hub may terminate for material breach, illegality, repeated complaints, loss of eligibility, safeguarding risk or non-payment. Terms on liability, confidentiality, data, records, disputes and accrued rights survive termination where necessary.

19. Complaints and disputes

A Provider should first use the SP Hub complaints channel. SP Hub will acknowledge a complaint promptly, investigate fairly and provide an outcome and any review route. Data-protection complaints are handled under the separate Privacy Policy and the Data (Use and Access) Act 2025 requirements. Nothing prevents urgent reporting to police, safeguarding authorities or a regulator.

20. General terms

- SP Hub may update this Agreement for law, safety or service changes and will give reasonable notice of material changes unless urgent action is required.
- A failure to enforce a term is not a waiver. If a term is invalid, the remainder continues.
- No person other than the parties has rights under the Contracts (Rights of Third Parties) Act 1999.
- Notices may be sent to the verified account email and are treated as received when delivery is recorded, subject to evidence to the contrary.
- English law governs this Agreement and the courts of England and Wales have jurisdiction, without removing any mandatory rights a party may have.

21. Electronic acceptance

Accept	Provider confirmation	Record
☐	I confirm that I have read and accept this Agreement and the Privacy Policy.	
☐	I confirm that my provider category and listed services are accurate.	

Accept	Provider confirmation	Record
☐	I understand that admin approval is required before any profile goes live.	
☐	I understand that SP Hub approval is not CQC registration or a guarantee of work.	
☐	I consent to the proportionate verification checks described above.	

Acceptance record	Value
Provider legal name	
Authorised signatory	
Account email	
Date/time	
Agreement version	3.0
Audit reference	

Official sources and review record

Checked on 3 September 2026. The linked pages should be rechecked at the next review and whenever the platform model changes.

- [CQC: Scope of registration – personal care \(updated 14 May 2026\)](#)
- [CQC: Personal care, introductory agencies and ongoing control](#)
- [GOV.UK: DBS eligibility guidance \(updated 1 September 2026\)](#)
- [GOV.UK: DBS checks for self-employed people and personal employees](#)
- [GOV.UK: DBS Update Service employer guide \(updated 28 August 2026\)](#)
- [GOV.UK: Conduct Regulations 2003 guidance \(updated 22 June 2026\)](#)
- [GOV.UK: Employment agencies and businesses – fee prohibition](#)
- [GOV.UK: Employer right-to-work guidance \(updated 16 July 2026\)](#)
- [GOV.UK: Employers' Liability insurance](#)
- [Unfair Contract Terms Act 1977](#)