



EMPLOYMENT TRIBUNALS

Claimant: Mr M Garnette

Respondent: Assets 365 Limited

Heard at: Watford (by CVP)

On: 28 November 2025

Before: Employment Judge Cowen

REPRESENTATION:

Claimant: Mr Garnette (in person)

Respondent: Did not attend

JUDGMENT

The judgment of the Tribunal is as follows:

Wages

1. The complaint of unauthorised deductions from wages is well-founded. The respondent made an unauthorised deduction from the claimant's wages in the period **£64,666.67**.
2. The respondent shall pay the claimant **£64,666.67**, which is the gross sum deducted. The claimant is responsible for the payment of any tax or National Insurance.

Holiday Pay

3. The complaint in respect of holiday pay is well-founded. The respondent made an unauthorised deduction from the claimant's wages by failing to pay the claimant for holidays accrued but not taken on the date the claimant's employment ended.

4. The respondent shall pay the claimant **£19,999.85**. The claimant is responsible for paying any tax or National Insurance.

Breach of Contract

5. The complaint of failure to pay pension contributions is well-founded. The Respondent failed to make employer contributions to the Claimant's pension from 1 October 2021 to the end of his employment in December 2023.
6. The Respondent shall pay the Claimant **£5,400** which is the gross sum which should have been paid into the Claimant's pension fund.
7. The Total sum payable immediately by the Respondent to the Claimant is **£90,066.55**

**Approved by:
Employment Judge Cowen
28 November 2025**

Judgment sent to the parties on:

2 December 2025

For the Tribunal:

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Note

Reasons for the judgment were given orally at the hearing. Written reasons will not be provided unless a party asked for them at the hearing or a party makes a written request within 14 days of the sending of this written record of the decision.

Public access to employment tribunal decisions

Judgments (apart from judgments under rule 51) and reasons for the judgments are published, in full, online at www.gov.uk/employment-tribunal-decisions shortly after a copy has been sent to the claimant(s) and respondent(s) in a case.