



Tameside and Glossop Integrated Care NHS Foundation Trust

CONTENTS

1.	About the Scheme and Salary Sacrifice Arrangements.....	2
2.	NHS Pension Scheme	5
3.	Ordering a Car.....	6
4.	Taking Delivery of a Car	8
5.	Leaving the Scheme Early	10
6.	Long Term Leave and Changes to my Contract of Employment.....	11
7.	Motor Insurance	12
8.	At the End of the Agreement	13
9.	General Queries.....	14

1. About the Scheme and Salary Sacrifice Arrangements

1.1 What is salary sacrifice?

A salary sacrifice arrangement means you agree to give up the right to receive part of your gross salary due under your contract of employment, in exchange for a non-cash benefit – in this case a brand new car. The salary is sacrificed before Income Tax and National Insurance, resulting in tax savings on the benefit.

1.2 Why should I consider salary sacrifice as a means of driving a new car?

If you take a car on the salary sacrifice scheme you will get a fully inclusive motoring package for a fixed monthly cost, and as you are sacrificing gross salary you can save between 32% and 47% in Income Tax and National Insurance (dependent on your tax rate and whether you are contracted out of the State Second Pension [S2P]). You also get fantastic public sector discount rates because the scheme is through your employer, plus there are no credit checks or any deposits required.

1.3 What's included in the salary sacrifice car scheme?

- A brand new car of your choice
- Maintenance of the vehicle including all servicing, batteries, exhausts and tyres (excluding winter tyres) under normal wear and tear conditions. This excludes any damage to the vehicle and updates to satellite navigation systems
- Fully comprehensive motor insurance including all business travel for you and your domestic partner. Any additional drivers are insured for social, domestic and pleasure purposes only
- Protection against penalty charges incurred as a result of exiting the scheme early due to you leaving your employer and returning a vehicle as a result of resignation, redundancy, loss of life and loss of licence on medical grounds
- Annual road tax
- Roadside assistance (homestart & recovery UK & European cover)

1.4 What's not included in the salary sacrifice car scheme?

- Fuel
- Top up oil and lubricants if needed between servicing
- Damage to the vehicle if not covered by the motor insurance
- The termination charge if you decide you no longer want the vehicle
- The motor insurance excess
- The excess mileage charge if you exceed the agreed mileage as selected by you
- Mechanical failure due to driver fault
- Rental vehicles whilst your salary sacrifice car is off the road, if not provided by the motor insurer

1.5 What documents do I need to read to ensure I have a full understanding of how the scheme works and my commitments?

It is important you have a thorough knowledge of the scheme and how it works so please read through these FAQ's carefully, along with the Scheme Policy found on your Homepage. If you order a vehicle, you must also read through the Salary Sacrifice Agreement which is generated once you have requested your vehicle. You will be asked to sign this agreement to show you have read the document and that you understand the scheme.

Should you have any questions about the scheme, please call the Tusker Employee Engagement Team who offer support and guidance to make sure you fully understand the scheme. They can also help you choose the right car to suit your needs. You can get in

touch with them through 'Live Help Online' which is an online instant messaging service found on the online site. Alternatively, you can call them on 0333 400 2020 or email EETeam@ss4c.com.

1.6 What is HMRC's view on salary sacrifice car schemes?

HMRC view this arrangement as an employment law matter rather than a tax law matter, as you are free to agree a change in your remuneration with your employer. Entering into this arrangement is in essence the same as agreeing to a reduction in your salary. HMRC do request that the change in salary is "permanent", meaning that any change must be for a minimum 12 month period. In addition you must also agree to sacrifice your salary before you take delivery of your car. As the car is made available to you by your employer, and is viewed as a company car by HMRC, it is classed as a Benefit in Kind (BiK).

1.7 What is Benefit in Kind (BiK) and how is it paid?

Benefit in Kind is payable on a company car if it is available for private use by an employee. The taxable value of the car depends on the CO2 emissions. Choosing lower CO2 emitting vehicles will result in a lower BiK amount, and can make the Income Tax and National Insurance savings under the scheme particularly beneficial. When reviewing the vehicles available to you on the online site, you will easily be able to identify the vehicles with the most effective tax savings and lowest BiK.

Benefit in Kind is deducted from your salary by a change in your tax code. For further information simply login to the online site, click on the 'About the Scheme' tab and select 'What is company car tax'.

1.8 If I am able to access the online site, does this mean that I'm automatically eligible to join the scheme?

No, your eligibility will still need to be checked and approved by your employer before you are able to order a car on the scheme. The eligibility criteria is detailed below:

- You need to be a permanent and paid employee of Tameside Hospital NHS Foundation Trust
- Your gross salary after taking into account all salary sacrifice benefits must be above the National Minimum Wage
- Commission/bonus/overtime should not be included when you enter your gross annual salary into the online site, unless it is contractual
- You must have successfully completed your probationary period (6 months or at the discretion of the Trust)
- You must not be in receipt of any warnings under your employers disciplinary policy
- You should not be on any formal capability reviews
- If you are on a fixed term contract, your contract of employment must be for a longer period than the proposed salary sacrifice agreement

1.9 How long is the salary sacrifice agreement I am entering into?

The length of the agreement is for 36 months.

1.10 Will a salary sacrifice arrangement affect any state benefits I may receive?

A salary sacrifice arrangement may affect your entitlement to some state benefits. The following will need to be considered if you are entering into a salary sacrifice arrangement:

- any pension scheme being contributed to

- entitlement to contribution based benefits like a State Pension or State Second Pension
- entitlement to earnings related benefits like Maternity Allowance or Statutory Maternity Pay
- entitlement to work related payments like Statutory Sick Pay

1.11 Will a salary sacrifice arrangement affect my pension?

In respect of any Pension arrangements with your employer, please contact the Trust's Pension Manager for guidance and further information. Provided you pay the minimum requirement for National Insurance payments, this scheme should not affect your basic State Pension.

1.12 How could a salary sacrifice arrangement affect my future entitlement to state benefits and tax credits?

A salary sacrifice arrangement may affect your entitlement to state benefits and tax credits and you should carefully consider the possible effects before you decide to go ahead. Please seek advice from HMRC's Tax Credit Helpline on 0345 300 3900.

1.13 Will a salary sacrifice arrangement affect my student loan repayments?

Yes, student loan repayments are calculated on your earnings. As your gross salary is being reduced, so will your student loan payments, and this may increase your repayment period. For more information please visit HMRC's website:

http://www.hmrc.gov.uk/students/reps_how_when_howmuch_6_1.htm

and the Student Loans Company website:

<http://www.slc.co.uk/>

1.14 Who owns the car?

The car is owned by and registered to Tusker. Your employer and Tusker have entered into a contract to provide vehicles to eligible employees. The Salary Sacrifice Agreement is between you and your employer.

1.15 Which vehicles attract the best savings?

Due to the current Benefit in Kind legislation, the most cost effective vehicles on the scheme are those that have a low CO2 rating. There may be the opportunity to take advantage of certain manufacturer incentives or promotions on other vehicles, and these will be advertised in the "My Offers" section on the online site.

2. NHS Pension Scheme

2015 Pension Scheme

The 2015 Section of the NHS Pension Scheme commenced on the 1st April 2015 and contains the following elements:

A Career Average Revalued Earnings (CARE) scheme with benefits based on your pensionable earnings for your whole career as a member of the scheme from April 2015.

Each year an amount of 1/54th of your pensionable earnings in that year will be added to your pension account.

Each year your total accrued pension account will be revalued in line with price inflation (currently Consumer Price Index (CPI)) plus 1.5% to reflect a measure of pay growth.

The normal pension age in the new NHS scheme will be the same as your state pension age.

As in the current NHS scheme, if you take voluntary early retirement before your normal pension age your benefits will be reduced to account for drawing your benefits for a longer period.

When you retire your accrued total pension account will become an annual pension. You can convert a part of it into a lump sum. Each year after retirement your pension will increase in line with price inflation (currently CPI) + 1.5%

Protection/tapered protection

There are provisions for certain members of the 1995 or 2008 Sections who are close to their current normal pension age which will mean they may:

- remain in their current arrangement until retirement (known as 'protection'); or
- move to the new scheme but at a date later than 1 April 2015 (known as 'tapered protection').

The NHS Pensions website provides more information so you can see if this applies to you.

Existing pension benefits

Whether you moved to the 2015 Section on the 1st April 2015 or at a later date, the pension benefits already built up in the 1995 and 2008 Sections will be retained unchanged and calculated on your final pay at or near retirement (known as 'preserved rights'). You can retire and claim your preserved rights benefits without reduction for early payment once you reach the normal pension age for the section of the scheme your preserved rights are held in.

Under the 1995 and 2008 sections pension is based on final pay at retirement (or leaving). In England and Wales contributions are assessed on pay. Therefore, if a salary sacrifice arrangement reduces pay, contributions would be reduced. If the salary sacrifice is stopped a few years before retirement, final pay is unaffected by any previous salary sacrifice.

Under the 2015 section, pension will be calculated as 1/54th of pay each year, and each year's pay will be revalued at CPI + 1.5% until retirement (or leaving). Therefore salary sacrifice will reduce pension on a recurrent basis.

Please see an example of how the 2015 Section of the NHS Pension Scheme could affect your Pension contributions:

Employee earning £30,000 per annum

10% Gross Salary Sacrifice = £3,000 per annum

Pension Contribution saving at 9.3% = £279 per annum

£3,000 Gross Salary Sacrifice x 1/54 = £55.56 reduction in pension account per year in the scheme

3 year Salary Sacrifice = £166.68 per annum reduction in the pension account before revalued at CPI + 1.5% each year

More information

You can read more about the changes to the NHS Pension Scheme in a series of Frequently Asked Questions (FAQs) on the NHS Pensions website:

<http://www.nhsbsa.nhs.uk/pensions>

The Trust is not allowed by law to provide financial advice and staff should contact an Independent Financial Advisor.

3. Ordering a Car

3.1 I sacrifice salary in exchange for other benefits, what salary should I enter into the site?

You should always enter the total salary (before tax) you anticipate earning over the next year excluding any contractual enhancements or overtime.

3.2 What paperwork needs to be completed?

The site generates an employee Salary Sacrifice Agreement when you are ready to order your selected vehicle. You are advised to carefully read this agreement along with the Scheme Policy and motor insurance Key Facts detailed on the online site.

3.3 What is Carbon Offsetting?

Tusker's carbon offsetting initiative means that the carbon emissions of your chosen car are offset free of charge against one of three verified carbon offsetting initiatives, allowing you to drive a carbon neutral car for the duration of your agreement.

The online site automatically calculates the carbon footprint of each car during the quote process, you simply need to select the project you'd like to support. The carbon footprint is calculated on the tailpipe emissions based on the CO2 emissions of the car, your annual mileage and the length of your agreement.

Once your car is delivered you'll be issued with a certificate confirming the cars carbon neutral status and the tons of carbon dioxide equivalent which have been offset.

3.4 The car I'd like to order doesn't appear on the site, what should I do?

Firstly check the vehicles CO2 emissions on the manufacturer's website. If the CO2 emissions are within the limit on the scheme please email the full vehicle description to the Tusker Employee Engagement Team on EETeam@ss4c.com. If the car doesn't appear on the site, it's usually just because they're waiting on some further information from the manufacturer so they should be able to provide you with a manual quotation.

3.5 There are no cars appearing on the site, what should I do?

If no cars appear this may be because your gross salary will be taken below the National Minimum Wage threshold set by your employer. If you are unsure if this applies to you, please contact the Tusker Employee Engagement Team through 'Live Help Online' which is an online instant messaging service found on the site. Alternatively, you can call them on 0333 400 3030 or email EETeam@ss4c.com.

3.6 I would like to order a car on the scheme but I have an existing vehicle I want to sell, when should I arrange to sell it?

Although Tusker will provide you with an approximate lead time for the car you order, the manufacturer may sometimes change the date, which is outside of Tusker's control. If you have no other means of transport we would advise keeping hold of your existing vehicle until you take delivery of your new salary sacrifice car. Alternatively, you can contact Tusker to find out more about their StopGap cars.

3.7 What are StopGap cars?

If your new salary sacrifice car isn't due for at least 6 weeks, Tusker can provide you with a fully insured and maintained StopGap car for a fixed monthly amount.

A StopGap car can be delivered and collected within office hours nationwide and all Tusker ask is that you take it for a minimum of 6 weeks and that the car doesn't exceed 1,000 miles per month. For more information about StopGap Cars please call 0333 400 3030 or email stopgap@ss4c.com. The StopGap car agreement is a private agreement between you and Tusker and does not concern your employer.

3.8 What happens when I've requested my car?

Once you've made your choice and requested your car, we'll be in touch with your paperwork, an estimated delivery date (all cars are built to order) and final quotation. Once you have confirmed back to us that you are happy with everything, Tusker will contact your employer for final approval. Once your employer has approved your request, Tusker will place your order with the relevant dealership and they'll let you know when it's done.

3.9 When can I expect delivery of my car?

On average vehicles are taking approximately 12 weeks from approval to be delivered, but this is dependent on the specific manufacturer and the model of vehicle you have chosen. At point of order you will be given an estimated delivery time line, but please bear in mind that the delivery times are outside of Tusker's control and occasionally change. You will be kept updated of any changes.

3.10 Could I get a similar deal by visiting my local franchised motor dealer?

No, the Income Tax and National Insurance savings are only available via a salary sacrifice scheme. As this scheme is administered via an agreement with your employer, Tusker are

also able to pass on corporate finance rates, fleet discounts and volume related bonuses which are not available on any retail type car purchase schemes.

3.11 Could I get my car more quickly if I went to my local dealership?

If you went direct to a dealer to order the vehicle on a personal lease, the dealer may be able to deliver the vehicle more quickly, but this would be at a much lower level of discount and you would not benefit from corporate finance rates, public sector volume related bonuses or Income Tax and National Insurance savings. In addition some personal lease arrangements require a deposit and a credit check.

3.12 Can I cancel an order once it has been placed?

Should you wish to cancel an existing order then you will be liable for any cancellation charges the dealership may impose on that particular vehicle. To request a cancellation cost, please contact the Tusker Customer Services Team on 0333 400 3030.

3.13 How do I amend an order once it has been placed?

Once an order has been placed, there is no guarantee that it can be amended. Tusker will do everything they can to accommodate any changes you require but you will be liable for any costs associated with your requested changes. It is vital that you contact the Tusker Customer Services Team at the earliest opportunity should you wish to amend an order.

3.14 I have ordered my car, when will the reductions start?

Tusker will inform your employer of the relevant salary reduction information, following delivery of the car. The reduction will then be from your next pay date. Depending on the exact date of delivery and the payroll cut-off of your employer you may find that salary reductions are a month behind, but in this case you will still have 36 reductions (depending on the term you choose), they just won't coincide exactly with the period the car is available to you.

3.15 Ordering a diesel car - important facts about Diesel Particulate Filters (DPF)

Please note that diesel cars are now fitted with a Diesel Particulate Filter (DPF) and is usually suitable for drivers whose routine driving will allow them regular opportunity to drive between 40 - 50 mph or more, for at least 10 – 15 minutes. We would recommend that you check with a dealer or manufacturer to confirm that your driving profile is suitable **before** ordering a diesel vehicle, to make sure that you can meet the manufacturer's requirements with regards to the DPF.

4. Taking Delivery of a Car

4.1 Will I receive instructions on how to book a service, tyres etc. once my car has been delivered?

When your vehicle is delivered, a driver card holder will be stuck to the windscreen and this will have the CPC Drive Driverline number printed on the back, 0333 400 3030. Simply call this number to arrange a service, report a breakdown or speak to a member of the Tusker Customer Services Team.

4.2 What happens when my car needs a service?

The cost of maintenance is included in the scheme. You simply call the CPC Drive Driverline or book your car in online under the "My Car" section, and Tusker will try to arrange to have the vehicle collected from your place of work or your home. A courtesy car is not included as part of the agreement but if required, Tusker will liaise with the garage to see if it's possible to provide one, although this may sometimes incur a small charge.

4.3 Who is responsible for arranging servicing of the vehicle?

You are responsible for ensuring that the manufacturer's recommended servicing intervals are adhered to and it is imperative that you do so to ensure that the warranty is not invalidated and avoid incurring any additional charges.* For warranties to remain valid, the first and subsequent service of the vehicle must not exceed the manufacturer's guidelines by more than 1,000 miles or more than 14 days from when the service is due.

**The required service intervals can be found in the manufacturer service book supplied with your car, usually located in the glove box.*

4.4 What happens if my car needs new tyres?

The cost of tyres (excluding winter tyres) is included. Simply call the CPC Drive Driverline and you will either be directed to the nearest nominated tyre centre or an arrangement can be made for a nominated mobile unit to visit you to replace your tyres.

4.5 What happens if I breakdown?

All vehicles include UK and European roadside assistance, so if you breakdown at home, the office or anywhere in Europe, you are covered. Simply call the CPC Drive Driverline and select the relevant option.

4.6 What happens if I have an accident?

All vehicles include fully comprehensive motor insurance along with an accident management service. The repair process will be managed for you, so simply call the CPC Drive Driverline and select the relevant accident management option.

Please note that for any repair work carried out under the motor insurance, you will need to pay an excess directly to the repairing garage. If the accident was not your fault and there is a third party to claim from, you may be asked to pay the excess in the first instance, which will be refunded once the cost has been claimed and received from the third party.

4.7 What happens if my vehicle is off the road due to mechanical failure or accident damage?

Roadside assistance is included to ensure you are never stranded. In the event of your car being off the road due to an 'at fault' accident and the insurance company not providing a relief vehicle, we are able to assist with a hire vehicle at preferential rates. Should your vehicle be off the road due to mechanical failure we will endeavour to provide a replacement vehicle but this cannot be guaranteed. 'At fault' accidents must be reported within 48 hours to ensure full cover applies.

5. Leaving the Scheme Early

5.1 What happens if I decide I don't want the vehicle any longer?

You are committing for the term you select. If you decide you no longer want the vehicle you can obtain an early termination quotation at any time during the term of the scheme, but you will be responsible for the early termination charge.

5.2 What happens if I resign?

If you notify your employer that you wish to resign during the first 6 months commencing from the delivery date of your vehicle, or if you resign and leave your employer without giving prior notice during the first 6 months following delivery, you will be liable for an early termination charge to exit the scheme.

If you know that you'll be leaving your employment before the end of the agreement you should not take a car through the scheme.

If you resign and leave your employer after this 6 month exclusion period, an arrangement is in place to cover the early termination charge.

Please note that it is not your leaving date that is used to work out if there will be an early termination charge, it is the date you notify your employer that you wish to resign from your employment.

5.3 What is the definition of resignation?

Resignation is a written statement stating ones intention to leave a job voluntarily. This is provided prior to notice being served.

5.4 How is the early termination charge calculated?

The early termination charge (including VAT) is calculated in the following way:

1. the sum of monthly rentals left to pay on the scheme by your employer
2. less discount applied for early termination
3. added to the original estimated value of the vehicle at the end of the scheme
4. less the value of the vehicle at the actual time of termination

5.5 What happens if I lose my driving licence on medical grounds?

If you lose your licence on medical grounds, an arrangement is in place to cover the early termination charge.

5.6 What happens if I die during the scheme?

In this unfortunate event, the scheme covers such circumstances. The salary sacrifice agreement will cease and the vehicle can be returned without penalty. Exclusions to this include suicide, death due to alcohol or drug abuse, and prior knowledge of a terminal illness.

6. Long Term Leave and Changes to my Contract of Employment

6.1 What happens if I become pregnant during my employment?

If the reduction to your pay takes you below the statutory minimum level of pay applicable during periods of maternity, paternity, adoption paid leave, or where you have no pay, the reduction to your salary will cease. In these circumstances you will continue to have use of the vehicle. There are protections in place to cover the reductions whilst you are on leave, but your employer will need to provide Tusker with a copy of your MAT B1 for the protections to apply.

We will continue the arrangement with Tusker during your period of leave. Where earnings are at a level where a payroll reduction cannot be made during such leave, your options to reimburse any missed reductions are:

1. You agree to pay the amount in a lump sum to your employer prior to payroll reductions stopping
2. You agree to repay the amount through an agreed payroll reduction to your employer on return from leave

All options are based on the proviso that if you do not return from leave then you will repay in full any outstanding reductions.

6.2 What happens if I want to share my parental leave with my partner?

You are able to share your parental leave with your partner. For further details on how this will affect your salary sacrifice arrangements, please contact the HR Department on 0161 922 4218.

6.3 What happens if I have a long term absence from work?

If you are on long term sick and reductions during absence cannot be made due to a drop in earnings levels, the scheme term will extend after you return to work. All missed reductions will be taken from your salary and this may result in your salary being reduced after the car has been returned.

6.4 I'm thinking of reducing my working hours, how will this affect my salary sacrifice arrangements?

You cannot sacrifice an amount which would result in your salary being lower than the National Minimum Wage. A reduction in your hours of work would prompt a reassessment of your eligibility for the scheme by your employer. If the reduction in your hours of work takes your pay below the National Minimum Wage, you will be asked to return the car and you will be responsible for the early termination charge to exit the scheme.

7. Motor Insurance

7.1 What happens if my vehicle is involved in an accident and the insurance company declares the vehicle as beyond economic repair?

In the event of a total insurance loss to a vehicle (accident, fire or theft) you are protected for the difference between the motor insurer's settlement figure and the salary sacrifice agreement termination charge. You will still be required to pay the excess, which may be refunded to you if the accident was not your fault and there is a third party to claim from.

A hire car will be provided for a maximum of 14 days, or until the claim is settled. Details of this can be found in the insurance documents. If you would like to order another car under the scheme, you may be able to take a StopGap car whilst you wait for your new car to be delivered. Please note your employer will continue to reduce your salary until such time as the motor insurer declares the vehicle a total loss.

7.2 Will a third party ever contact me after an accident?

Tusker promise never to pass on your details to a third party unless it's related to your account. However, following an accident, some of our drivers have been contacted through a third party insurer, which unfortunately is outside of Tusker's control.

Should you receive any unwanted contact from a third party following an accident, we'd advise you to ask them not to contact you again.

7.3 Do I have to provide proof of no claims bonus/discount for the motor insurance policy?

No, the motor insurance is a fleet policy. If you already have no claims bonus/discount then you may be able to protect it. When you come to the end of your selected term, the insurer will be happy to issue a letter either providing the accident details or confirming you have had no claims for the period you have been insured by them. You may find that you are able to use the letter along with your existing bonus/discount on a car outside of the scheme, however you will need to check this with your new motor insurance provider.

Please note your domestic partner and any additional drivers will not be issued with a no claims confirmation at the end of the agreement, only you as the employee will qualify for this (unless you do not hold a valid licence and have appointed someone else as the policy holder).

7.4 What happens if I have a number of claims on the policy?

You are allowed to have two fault claims within the first 12 month period and three fault claims within the first 24 month period without it affecting your insurance premium for year three. If you have more fault claims than this, your insurance premium for the following years may increase.*

In the event of more than two fault claims in the first 12 months or three fault claims in the first 24 months, you will be billed directly for any subsequent increase in premium.

** Please note that in all instances your premium will not be affected until the next renewal date. The policy is issued on a 12 month insurance basis (for more information please call 01924 241920 or email ss4c@howdengroup.com).*

7.5 Are there any insurance restrictions for young drivers or drivers over the age of 65?

- If you're under 21, you can choose a car from insurance group 11 and below
- If you're under 25, you can choose a car from insurance group 21 and below
- If you're under 27, you can choose a car from insurance group 29 and below
- If you have less than two years driving experience (regardless of age), you can only choose a car from insurance group 24 and below
- If you're 65 or over, please contact the Tusker Employee Engagement Team on 0333 400 3030 or email EETeam@ss4c.com, and they will be happy to obtain an insurance premium for you

7.6 Can learner drivers be added to the insurance?

Unfortunately, although you can add additional drivers, you are unable to add learner drivers to the insurance policy.

8. At the End of the Agreement

8.1 What are my options at the end of the agreement?

Most drivers choose to get a new car through the scheme at the end of the agreement, but Tusker will contact you six months before you're due to give back the car to let you know your options.

You can return the car to Tusker and get a new one on the scheme (the delivery of your new car will be arranged to coincide with the return of your old car).

It may be possible to purchase the car at the end of the agreed term. The Tusker Customer Services Team will be happy to provide you with a purchase price in the last two months of the agreement.

8.2 What happens at the end of the agreement if my vehicle is damaged?

Under the 'About the Scheme' tab on the online site, you will find a link to the BVRLA Fair Wear and Tear guide in the 'Returning the vehicle - acceptable wear and tear damage' section. This will give you an understanding of what is considered acceptable and unacceptable fair wear and tear damage on a vehicle when it is returned. Any damage that is considered unacceptable as fair, wear and tear will incur a cost which will be invoiced to your employer and they will re-charge this cost to you.

8.3 What happens at the end of the agreement if my vehicle is over its agreed mileage?

If when your vehicle is returned it is found to be over the agreed mileage, Tusker will charge an excess mileage cost. This cost will be calculated by multiplying the number of miles in excess of your scheme mileage by the rate per mile set out in your quote. This cost will be invoiced to your employer and they will then re-charge this cost to you.

9. General Queries

9.1 I have recently changed address, what do I need to do?

You should contact the Tusker Customer Services Team as soon as possible to amend any personal details to ensure all records remain up to date. If you fail to notify Tusker of a change of address and Tusker need to send you anything in the post, you may incur additional administration fees.

9.2 Will I be able to connect my mobile device to the car?

Unfortunately we cannot guarantee your mobile devices will be compatible with the car you choose. We'd recommend you visit the manufacturer website and search for 'mobile compatibility' to understand which devices are compatible with each connectivity system, along with the level of compatibility.

9.3 What happens if I do more or less than the mileage I selected when choosing my vehicle?

When you choose your vehicle you have the opportunity to select the annual mileage. If after 12 months you know your first estimate was a little out, Tusker can change it after this period. It will be more cost effective to adjust your agreement, benefiting in the tax and NI savings, instead of paying an excess mileage cost from your net salary at the end of the agreement.

There is no incentive for handing your car back below the projected mileage, so if you're doing less miles than expected we'd recommend you reduce your annual mileage after 12 months, which should reduce the monthly salary sacrifice amount.

9.4 Who is responsible for the payment of any fines incurred?

Any parking, congestion charges or fines incurred by you whilst using the salary sacrifice car, or any other vehicle provided whilst the salary sacrifice car is off the road, will be your responsibility. As Tusker is the registered keeper of your car, all fines and charges will be sent to Tusker for payment. Tusker will then invoice the charges to your employer along with a small administration fee, and your employer will re-charge these costs to you.

9.5 Can I take my car abroad?

Your car insurance includes full cover throughout the European Community including Croatia, Iceland, Liechtenstein, Norway & Switzerland (limited to 28 days for any one trip).

If you wish to take your car to Europe, you will need to contact Tusker to arrange a VE103b certificate, which gives you authorisation to take the vehicle abroad. There is a small administration charge involved to issue this certificate, however, the document is valid for 12 months and is a legal requirement. Without this document you may find yourself in trouble with the authorities.

9.6 What fuel reimbursement rate will I receive if I do any business miles in the salary sacrifice car?

The fuel reimbursement you will receive is the HMRC Advisory Fuel Rates which applies to employees using a company car (for example 11 pence per mile for engine size 1400cc or less). This is because the car is classed as a company car and not a private vehicle. In order to view the current advisory fuel rates, please visit the HMRC website link below:

<https://www.gov.uk/government/publications/advisory-fuel-rates/advisory-fuel-rates-from-1-march-2016>

9.7 Can I smoke in my car?

All cars on the salary sacrifice car scheme are classed as company cars and therefore it is against the law to smoke in them.

9.8 I'm unsure how the scheme works and would like to speak to someone, who should I call?

Should you have any questions about the scheme, please call the Tusker Employee Engagement Team who offer support and guidance to make sure you fully understand the scheme. They can also help you choose the right car to suit your needs. You can get in touch with them through 'Live Help Online' which is an online instant messaging service found on the online site. Alternatively, you can call them on 0333 400 3030 or email EETeam@ss4c.com.