

NWUPC Ltd
Room 404, 4th Floor,
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Your salary sacrifice car scheme questions answered

What is a salary sacrifice car scheme?

It's a simple way for your employees to lease a brand new car of their choice through a salary sacrifice arrangement.

How does the scheme work?

Employees swap part of their monthly salary before tax in return for a new car. All main running costs are included in a simple monthly payment taken directly from the driver's salary, with no deposit or credit checks required.

What's included in the scheme?

Your employees benefit from a complete package including full car insurance, road tax, servicing and maintenance, replacement tyres, accident management and repairs in the monthly cost.

We can also help with home charging solutions for EV drivers and provide expert advice and support for you and your drivers.

What are the benefits for my organisation?

Cut costs, increase savings You save on employer tax, national insurance and possibly pension contributions depending on the scheme.

Improve efficiency We take care of all scheme administration to save your resources. Full scheme reporting, including emissions reduction, is provided through your personalised scheme platform.

Reduce emissions Support your sustainability targets by offering employees a simple, more affordable way to drive a new, lower emission car. We also help offset your tailpipe emissions through a verified UK scheme.

Recruitment and retention Providing an attractive, money saving benefit will keep your employees happy and appeal to new talent.

What are the benefits for our employees?

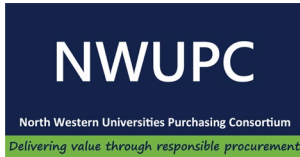
Drive a newer, greener car Your team can choose from a huge range of brand new electric and lower emission vehicles, delivered straight to their door.

Save money Employees save on tax and national insurance payments with no deposit or credit checks required. They may also save on pension contributions depending on the scheme.

Simplicity All main running costs are included in the monthly car payment, with everything your employees need to keep them on the road provided via a personalised, easy to use online scheme portal and quoting system.

Full Members: Bangor University; Edge Hill University; Glyndŵr University; Harper Adams University; Keele University; Lancaster University; Liverpool Hope University; Liverpool Institute for Performing Arts (LIPA); Liverpool John Moores University; Liverpool School of Tropical Medicine; Manchester Metropolitan University; Queen's University Belfast; Royal Northern College of Music (RNCM); Staffordshire University; University of Bolton; University of Central Lancashire; University of Chester; University of Cumbria; University of Liverpool; University of Manchester; University of Salford; University of Ulster; University of Wolverhampton; University of Worcester
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What is Benefit in Kind tax?

All benefits provided by an employer are taxable. The Benefit in Kind tax on a car is based on its carbon emissions and taxable list price, and collected from the employee either by changing their tax code or deducting it straight from salary.

Benefit in Kind tax is far lower on EVs, set at just 2% to 2025.

How much does it cost to set up the scheme?

There is no charge to set the scheme up for your organisation, all costs associated with running the scheme including your internal resource costs will be full covered.

How much work is involved for us?

All scheme administration is carried out by our expert team to minimise your involvement. We can also help with payroll set up and provide marketing content to promote your scheme.

Who is eligible to join the scheme?

Employees should be on a permanent contract. Full details of the eligibility criteria will be clearly provided on your scheme platform for employees to view.

Can employees on Teacher's contract join?

Yes, as an employer you are able to offer employees on a Teacher's contracts the option of taking a vehicle via salary sacrifice.

What are the risks?

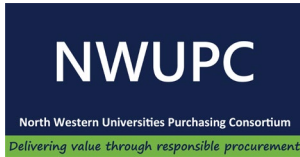
Very few. Our schemes are expertly designed to offer full protection for you and your team at zero cost to you, including early terminations.

You are covered for a variety of situations when it may be necessary for an employee to leave the scheme before contract end:

- Resignation, retirement, redundancy or TUPE
- Maternity, Paternity and Adoption leave
- Long term sickness
- Other life events

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What happens at the end of an employee's car contract?

Under our flexible scheme, employees can lease a car from as little as three months up to three years. At the end of their contract, the driver can choose to return the car, buy their vehicle or choose a new car under another agreement.

Does joining the scheme affect an employee's pension?

An employee's pensionable pay may be affected by a salary sacrifice arrangement depending on the scheme. In all cases we recommend that staff seek independent pension advice before joining.

What happens if an employee changes their mind after they have placed an order?

An agreement can be cancelled within five working days of application without liability or fee. Any cancellation after this period may result in the employee being liable to pay a fee.

Why choose Knowles Fleet?

Our 30 plus years' experience mean we're the scheme provider you can trust and our track record speaks for itself. We currently work with more than 170 NHS and wider public sector organisations and manage over 25,000 vehicles.

As an independent, we're free to work with multiple manufacturers and leasing companies to offer you choice, the lowest car prices available and always operate with your best interests in mind.

How can I sign up?

Simply contact Dan O'Neill, Head of Commercial Divisions at Knowles Fleet, on 01206 257226 or email: dan@knowlesfleet.com

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