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The Car Benefit Scheme

Thanks for joining, we'll get started soon

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We are market leaders in providing car benefit schemes and have over 1,600 active schemes across employers in the UK – in both public and private sector.

Facts & Figures

First scheme launched
2009

4.4/5
Trustpilot rating

30,000
Cars on the road and counting

Key differentiators

- Stock cars available to order on site
- Carbon offset charging emissions
- Choose to have a car between 36 & 48 months
- Early termination protection for resignation, & redundancy

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How does it work?



When you order a car via our website, Tusker agrees to provide a vehicle to your employer.

Your employer then agrees to provide the vehicle to you in exchange for some of your salary.

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You reduce your gross salary in exchange for the use of a brand new electric car.

You save Tax and NI on the amount being sacrificed

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Considered by HMRC to be a taxable benefit so you will pay a benefit in kind (often referred to as company car tax) on the benefit received.

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In summary: Reduce salary by fixed monthly amount in exchange for the use of a new electric car.

Save NI and Tax and pay benefit in kind on the benefit received.

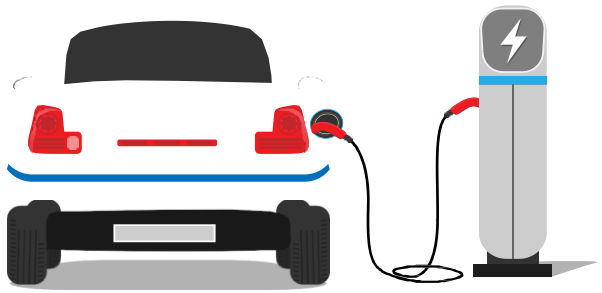
= potential net savings

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HMRC Benefit in Kind rates have reduced on Electric Vehicles (EVs)

Before April 2020

£30,000

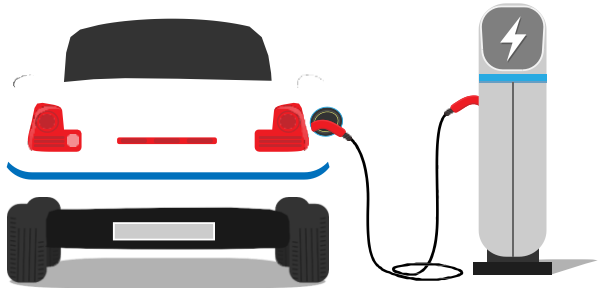


16% Benefit in Kind = £4,800 per year
Employees pay tax on the £4,800

20% tax = **£80** per month
40% = **£160** per month

From April 2022

£30,000



2% Benefit in Kind = £600 per year
Employees pay tax on the £600

20% tax = **£10** per month
40% = **£20** per month

CO2	Electric Range	2022/25 %	2025/26 %	2026/27 %	2027/28 %
0	N/A	2	3	4	5
1-50	>130	2	3	4	5
1-50	70 129	5	6	7	8
1-50	40-69	8	9	10	11
1-50	30-39	12	13	14	15
1-50	<30	14	15	16	17
51-54		15	16	17	18
55-59		16	17	18	19
60-64		17	18	19	20
65-69		18	19	20	21
70-74		19	20	21	21
75-79		20	21	21	21
80-84		21	22	22	22
85-89		22	23	23	23
90-94		23	24	24	24
95-99		24	25	25	25
100-104		25	26	26	26
105-109		26	27	27	27
110-114		27	28	28	28
115-119		28	29	29	29
120-124		29	30	30	30
125-129		30	31	31	31
130-134		31	32	32	32
135-139		32	33	33	33
140-144		33	34	34	34
145-149		34	35	35	35
150-154		35	36	36	36
155-159		36	37	37	37
160+		37	37	37	37

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What's included?



Maintenance & servicing including tyre replacement



European breakdown cover & recovery



Home chargepoint with standard installation (subject to t&cs)



Accident management



Fully comp insurance, business cover for you. Additional drivers



Lifestyle protections

What isn't included?



Any motoring fines or penalty points



Damage due to driver misuse or abuse



Fluids outside of servicing e.g washer fluid, etc



Excess mileage at end of the agreement



Benefits

- Fixed cost motoring
- Car built to your specification or cars available for a quicker delivery through the ‘Cars Arriving Soon’
- No deposit
- Income tax savings
- National Insurance savings
- Manufacturer and fleet discounts
- Home chargepoint with standard installation (subject to t&cs)
- Comprehensive motor insurance policy including business cover for you, with option for additional drivers
- Low Benefit in Kind on electric vehicles
- Carbon neutral driving (charge for EVs is offset by Tusker)
- Early termination protection (redundancy/resignation/TUPE/retirement/long term sick/maternity/paternity)

Early Termination Protection/ Lifestyle Protection

(Valid from 3 months after delivery)

Resignation/Retirement
Redundancy / TUPE

Maternity / Paternity / Adoption leave
Loss of licence for medical reasons

(For other medical conditions please refer to your Scheme Policy document)



Getting a home charge point

- It's important to plan how you'll charge an electric car ahead of ordering, including a check to ensure the property is suitable for a chargepoint installation.
- You'll receive a home chargepoint and standard installation with your electric vehicle order. If the installation is not standard, and any further work is required to complete the installation, this may incur an additional charge, which you will have to pay.
- You have the option to fit the chargepoint at your home address or the address of a relative/ friend.
- Subject to terms and conditions - https://tuskercars.com/welcome/chargepoint/



We have partnered with ChargedEV to offer the home chargepoint and standard installation.

chargedev

Am I eligible?

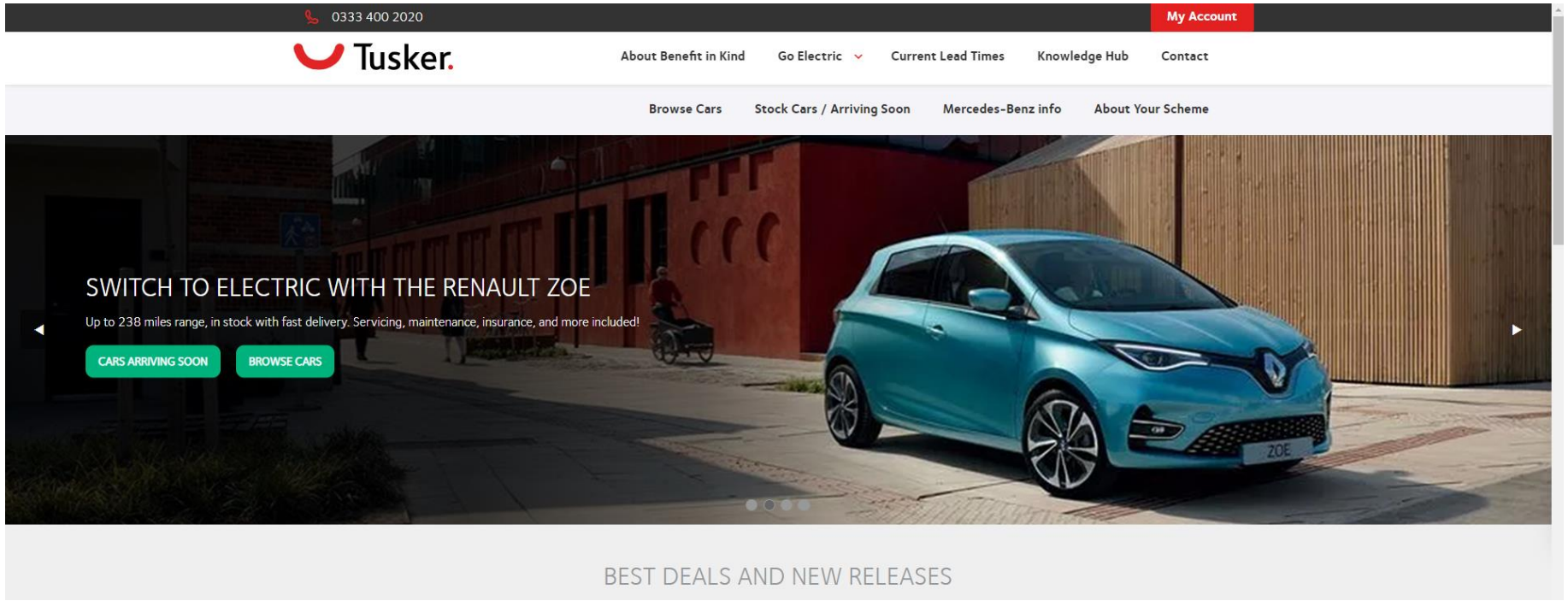
You are eligible if you meet the following criteria:

- A permanent employee
- Over 6 months' service
- Don't fall below National Minimum Wage or Living Wage by taking a car on the scheme, which currently equates to an annual salary of circa £27,000 (subject to change)



The online ordering journey

- When you first create an account and log in, some key personal details will be required (salary, address etc). This is to allow the system to provide you with tailored quotes and show the relevant savings based on your details
- Once you've logged in, you can browse the cars available that are either in stock/arriving soon or built to your exact specification
- The site also has FAQs to give more information about how the scheme works



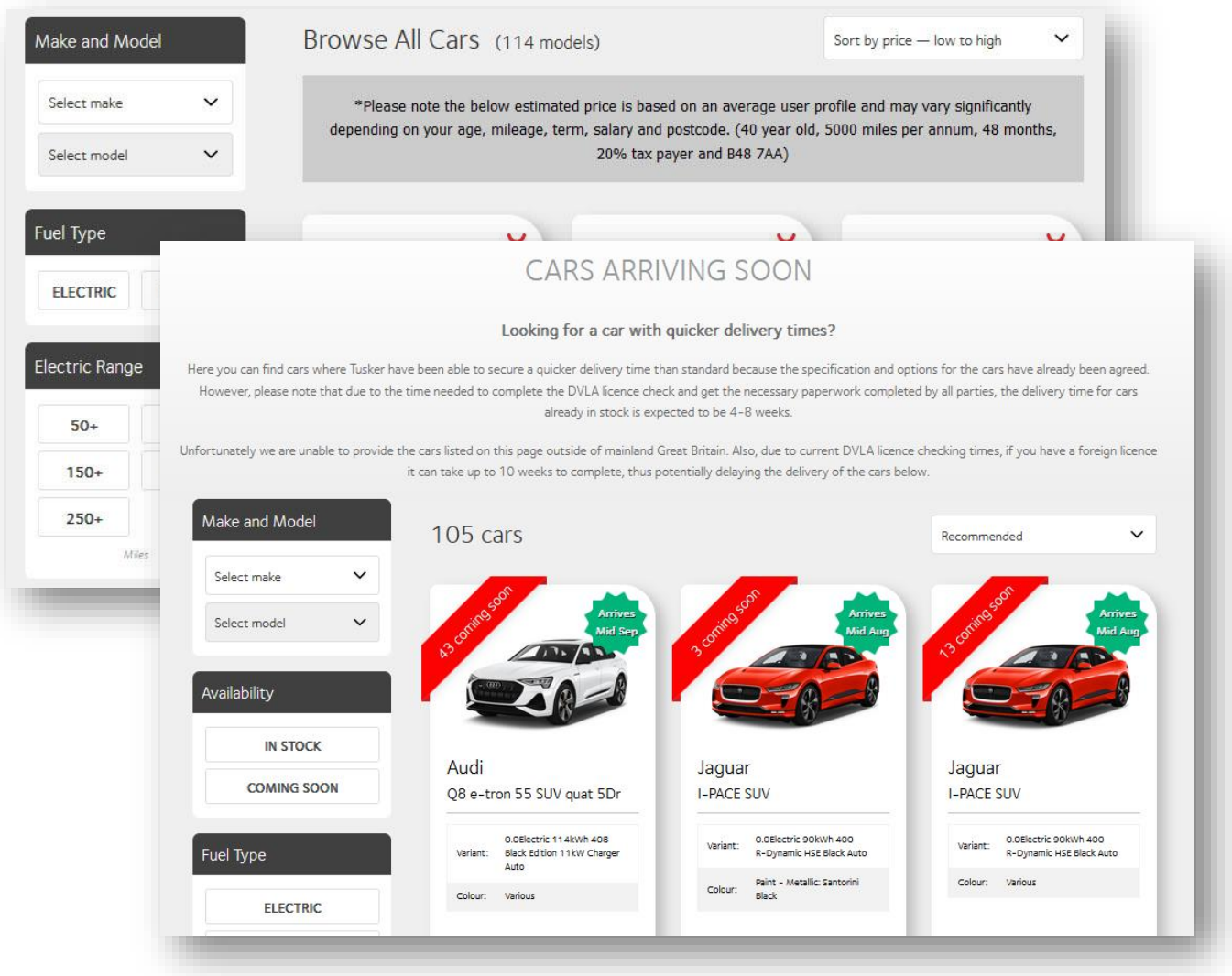
Extensive search criteria

Ability to search for a specific make or model

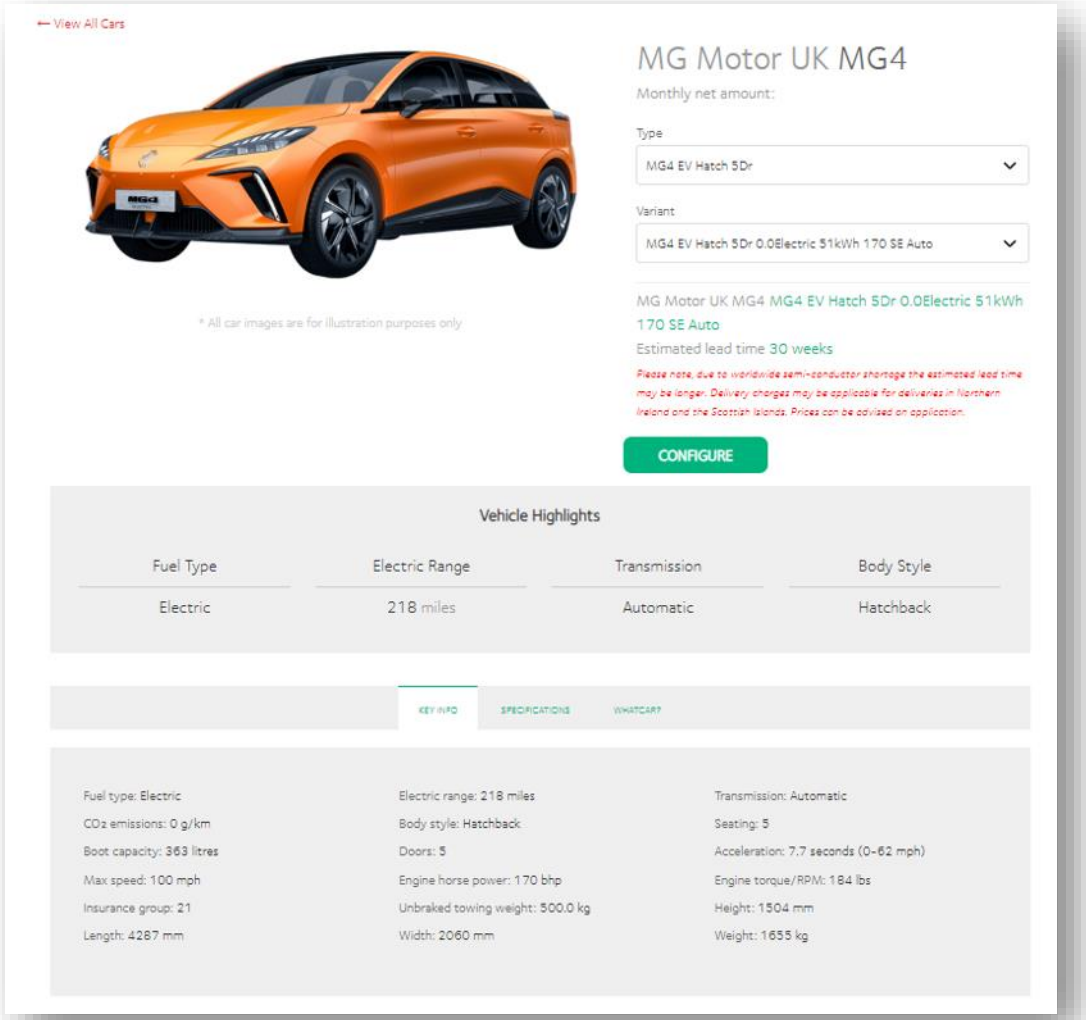
Or search based on:

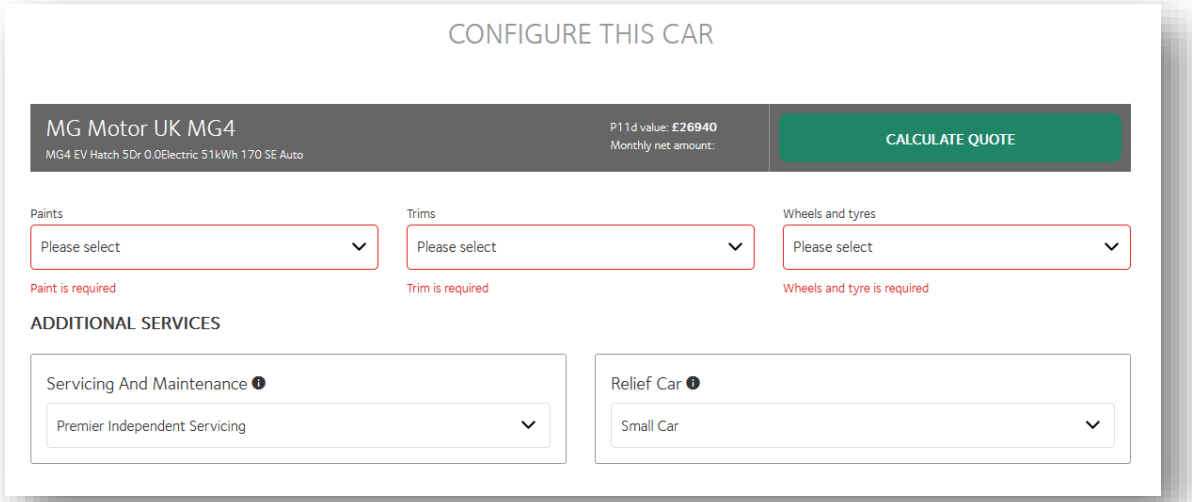
- Car style (hatch, saloon, SUV etc)
- Electric range
- Number of seats
- Number of doors
- Boot size

- Or select "Stock Cars/Arriving Soon" from the menu bar to see what cars are in stock or due soon for a quicker delivery time (usually 4-6 weeks)



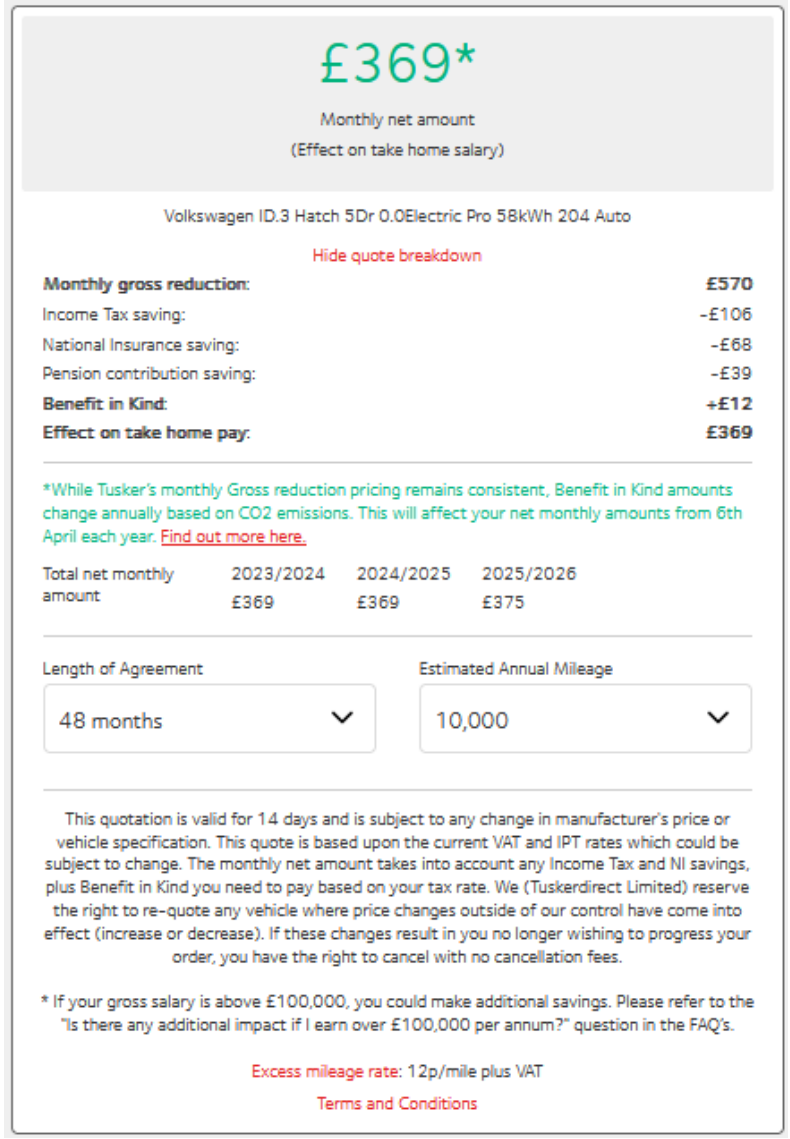
Select a car, select options and then view quote breakdown





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View complete breakdown of quote including BiK



£369*

Monthly net amount
(Effect on take home salary)

Volkswagen ID.3 Hatch 5Dr 0.0Electric Pro 58kWh 204 Auto

Hide quote breakdown

Monthly gross reduction:	**£570**
Income Tax saving:	-£106
National Insurance saving:	-£68
Pension contribution saving:	-£39
Benefit in Kind:	**+£12**
Effect on take home pay:	**£369**

*While Tusker's monthly Gross reduction pricing remains consistent, Benefit in Kind amounts change annually based on CO2 emissions. This will affect your net monthly amounts from 6th April each year. Find out more here.

Total net monthly amount	2023/2024	2024/2025	2025/2026
	£369	£369	£375

Length of Agreement: 48 months

Estimated Annual Mileage: 10,000

This quotation is valid for 14 days and is subject to any change in manufacturer's price or vehicle specification. This quote is based upon the current VAT and IPT rates which could be subject to change. The monthly net amount takes into account any Income Tax and NI savings, plus Benefit in Kind you need to pay based on your tax rate. We (Tuskerdirect Limited) reserve the right to re-quote any vehicle where price changes outside of our control have come into effect (increase or decrease). If these changes result in you no longer wishing to progress your order, you have the right to cancel with no cancellation fees.

* If your gross salary is above £100,000, you could make additional savings. Please refer to the "Is there any additional impact if I earn over £100,000 per annum?" question in the FAQ's.

Excess mileage rate: 12p/mile plus VAT

Terms and Conditions

- To view full details of quote click "show quote breakdown" in the Quote Summary box
- View net monthly amounts by tax year
- Ability to change length of agreement and annual mileage within quote
- 'Order now' button then provides employee with documents to be e-signed
- Once employee signs all the documents, the request is sent to your employer for approval
- Once we receive employer approval, the car will be ordered
- A DVLA licence check will then take place and must be completed before any car can be delivered

Quotation figure for illustration purposes only. Based on 40yr old, 20% tax rate payer, living in post code area BA2, member of LGPS pension scheme.

What happens when you order?

1

You read and sign your documents

You will sign two documents to confirm you are happy to order this vehicle

2

Your employer checks your eligibility

Once they have confirmed you meet the eligibility criteria your order will be approved and the order placed

3

You complete a licence check

We will ask you to complete a licence check which must be completed before a car can be delivered to you

4

We will keep you updated on your order

We will keep you up to date on order progress via your driver homepage

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What happens at the end of the agreement?

1

Get another car

Order a brand new car on the scheme and start a new agreement

2

Purchase the car

based on the market value of the vehicle at that time

3

Leave the scheme

Hand the car back without renewing or purchasing the vehicle

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Other responsibilities

Loss of value

If there is damage to the car, you can either; submit an insurance claim prior to the agreement end date, arrange for the repair via a reputable repairer or return the car damaged and be charged in line with British Vehicle Rental and Leasing Association (BVRLA) Guidelines.

Excess Mileage

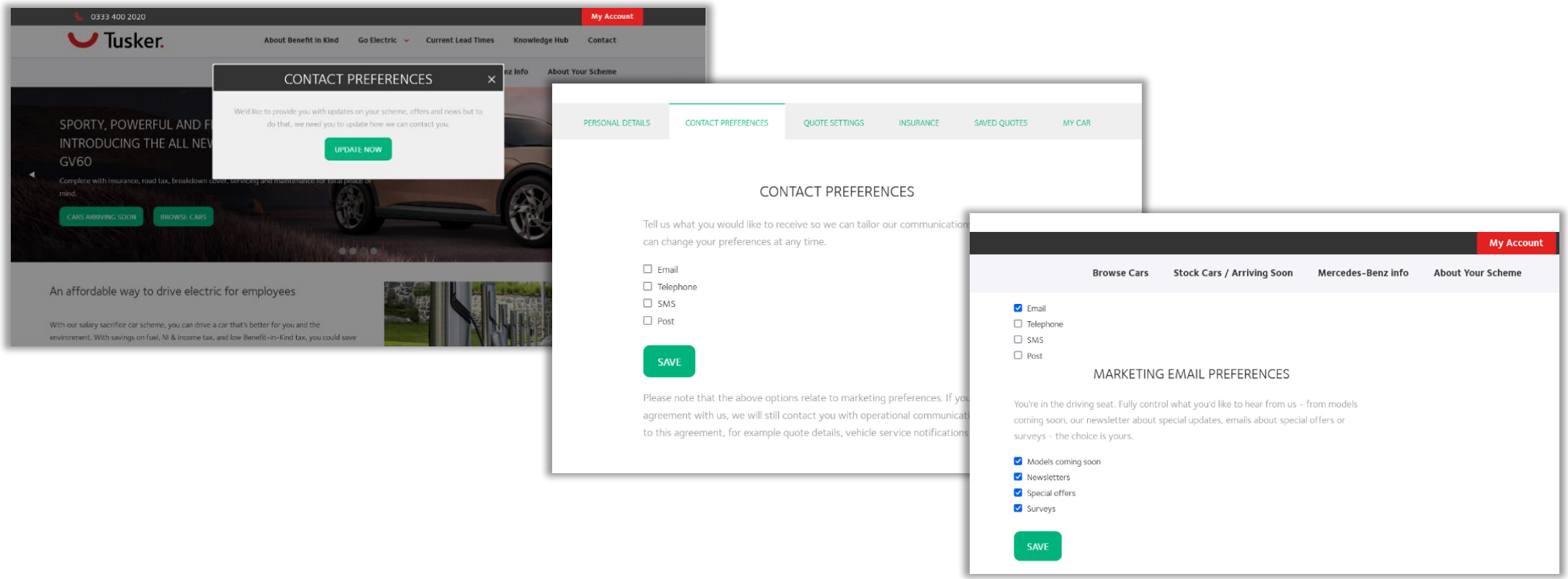
If you have exceeded your contracted mileage you will be charged for the number of miles over at the rate quoted at the beginning of the agreement. (Please note, you can rewrite your agreement after the first year and up to six months prior to the end)

Fines

If you receive any fines or penalties whilst the vehicle is in your care these will be recharged to you with an additional admin fee (£10 + VAT)

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Update your '**Contact Preferences**' under '**My Account**' to choose which communications to receive, including cars in stock, models coming soon, special offers and more*



* You can update your preferences at any time to opt-in/opt-out of emails

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Scheme Access

To get a quote and see the range of cars available simply visit **tuskercars.com/welcome/universityofbath** to log in. To create an account you will need to use your **University of Bath email**, your **Payroll Number** and your company code **BATH**.

Or scan the QR code.

If you need help or assistance with quotes or choosing a car, please contact our:

Employee Engagement Team
Email: **EETeam@tuskerdirect.com**
Tel: **0333 400 7431**

SCAN ME

Any Questions?