



University of Exeter Frequently Asked Questions

CONTENTS

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

1. About the Scheme and Salary Sacrifice Arrangements

1.1 What is salary sacrifice and how has it changed recently?

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 savings on the benefit.

The Government recently announced changes to the way tax is calculated on a number of salary sacrifice benefits. Ultra-Low Emission Vehicles (ULEVs), those with CO2 emissions below 75g/km, have been exempted from the changes so you will still benefit from both Income Tax and National Insurance savings.

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

If you take a car on the scheme you will get a fully inclusive motoring package for a fixed monthly amount. As an employee, you can save National Insurance on the gross salary you are sacrificing. Remember, if you choose a ULEV you'll benefit from both Income Tax and National Insurance savings. You also get fantastic 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. Any additional drivers are insured for social, domestic and pleasure purposes only unless requested otherwise
- 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?

Under a salary sacrifice arrangement, Benefit in Kind is payable on a company car if it is available for private use by an employee. For cars with a CO2 emission below 75g/km, the taxable value of the car depends on the published CO2 emissions and the P11D value (list price) of the car. For cars above 75g/km, the taxable benefit will be determined by the value of the gross sacrifice or Benefit in Kind (as detailed above), whichever is the greater.

When reviewing the vehicles available to you on the site, you will easily be able to identify the cars with the most effective 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 site and click on the 'About the Scheme' tab.

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 paid and employed on an open-ended contract by the University of Exeter, all campuses are included
- If you are on a fixed term contract, your contract of employment must be for a longer period than the proposed salary sacrifice agreement plus the lead time for the car
- Your gross salary after taking into account all salary sacrifice benefits must be above the National Living Wage
- Overtime bonus, and other discretionary payments should not be included when you enter your gross annual salary into the online site, unless it is contractual
- You must not be in receipt of any warnings under your employers' disciplinary policy
- You should not be on any formal capability reviews

1.9 I have recently begun working in the University after moving from outside the United Kingdom and do not have a UK Driving Licence, will I be able to participate in the salary sacrifice car scheme?

Employees with a driving licence issued by an EU member state are eligible to participate in the scheme. You may still be eligible to participate in the scheme if your driving licence was issued by a country outside the EU but this will depend on the country. Some international driving licences allow you to drive in the UK for up to 12 months and if you wish to continue driving in the UK you can exchange your international licence for a UK licence within five years of becoming a resident, without having to retake your driving test. However some international

driving licences non-exchangeable which means that while you are still permitted to drive in the UK for 12 months, if you want to continue driving in the UK after this point, you will need to apply for a provisional UK licence and pass the UK driving test to gain your full licence. You should contact Tusker on 0333 400 2020 or email exeter@ss4c.com to check the status of your driving licence. It may still be possible for you to participate in the salary sacrifice car scheme subject to the agreement of the University.

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

The length of the agreement is for 24, 30 or 36 months, depending on the term you choose.

1.11 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:

- entitlement to earnings related benefits like Maternity Allowance or Statutory Maternity Pay
- entitlement to work related payments like Statutory Sick Pay

1.12 Will a salary sacrifice arrangement affect my pension?

In respect of any pension arrangements with your employer, please contact the University's pension's office - see <http://www.exeter.ac.uk/pensions/contact/>. Provided you pay the minimum requirement for National Insurance payments, this scheme should not affect your State Pension.

1.13 I am currently at State Pension age or will reach State Pension age before the end of my salary sacrifice agreement, how does this affect me?

When you reach State Pension age you are no longer required to pay National Insurance (NI), therefore the NI saving shown on your quotations will not be applicable to you. Please take this into account before entering into the scheme.

1.14 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.

1.15 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/>

1.16 What is the impact of salary sacrifice to any attachment of earnings orders that I have?

If there is an attachment of earnings order against your pay, your employer is obliged to collect this from your net salary as instructed by the courts. If you are in this situation you are advised to seek independent legal advice.

1.17 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.

1.18 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. Pension Schemes

2.1 I'm in either the USS or the ERSS. What affect does this salary sacrifice have on pension?

As your contributions into the USS and ERSS are always based on your salary before any sacrifices have been taken into account, your contributions will remain the same.

2.2 I'm in the NHS Pension Scheme. What affect does this salary sacrifice have on pension?

You can read 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>

Your employer 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 overtime bonus, and other discretionary payments.

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 Policy Summary 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 car's 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 Living 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 2020 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 4 weeks and that the car doesn't exceed 1,000 miles per month. For more information about StopGap Cars please call 0333 400 2020 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, National Insurance savings are only available via a salary sacrifice car scheme. You'll also save Income Tax if you choose a ULEV. 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. There is also no deposit to pay, which is usually substantial from dealerships and there are no credit checks required.

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, fleet volume related bonuses or National Insurance savings. You'll also save Income Tax if you choose a ULEV. 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 2020.

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 24, 30 or 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 Tusker Drive Driverline number printed on the back, 0333 400 2020. 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 Tusker 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 Tusker 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 Tusker 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 Tusker 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 one's 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 go on maternity, paternity or adoption leave 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. You will need to provide your employer with a copy of your MAT B1.

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 your employer.

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, you may be asked to return the car. In this instance you may be responsible for the early termination charge.

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 Living 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 Living 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 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.

7.4 Are there any insurance group restrictions?

You and any named drivers will need to be a certain age to be insured on some cars:

- Drivers aged 18 to 19 – groups 1 to 11
- Drivers aged 20 - groups 1 to 16
- Drivers aged 21 – groups 1 to 21
- Drivers aged 22 to 24 – groups 1 to 29
- Drivers aged 25 to 29 – groups 1 to 35
- Drivers aged 30 to 75 – groups 1 to 49

It may be possible for you to be insured outside of the groups above. Tusker's Employee Engagement Team will be happy to discuss your options with you and can be reached on 0333 400 7431 or email EETeam@ss4c.com.

7.5 Can learner drivers be added to the insurance?

It may be possible for learner drivers to be added to the insurance. Please contact Tusker's Employee Engagement Team on 0333 400 7431 or email EETeam@ss4c.com and they will be happy to contact the insurer to see if this is possible.*

*Please note that if you are able to add a provisional licence holder to the insurance policy, when they do pass their test, you will need to notify Tusker immediately. The driver will not be insured to drive the car on their own until the motor insurance has been updated.

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 (ie the fine plus Tusker's administration fee) to you by making a deduction from your net salary. To avoid incurring Tusker's administration fee, you are recommended to pay fines notified directly to you immediately before Tusker is notified as the registered keeper of the car."

9.5 Can I take my car abroad?

Your car insurance includes full cover throughout the EU (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 rate you will receive is in-line with HMRC's advisory fuel rate for company cars. 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:

<https://www.gov.uk/government/publications/advisory-fuel-rates>

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 2020 or email EETeam@ss4c.com.