

The Tusker Car Benefit Scheme



Say hello to a better car.

- A brand new car at a fixed monthly amount
- A new car typically every 2-3 years
- Servicing, maintenance & breakdown cover included
- Fully comprehensive insurance
- Excellent fleet and manufacturer discount
- Protection against life's unexpected events
- Tax savings on ultra-low emission cars
- NI savings
- No deposit needed

Life has enough worries without the added stress of running and maintaining a car. Luckily Aberdeen City Council has teamed up with Tusker to bring you a Car Benefit Scheme. A fully inclusive motoring package through your employee benefits which lets you drive away a brand new, fully-maintained and insured car for up to four years.

So how does the Car Benefit Scheme work?

With the Tusker scheme, you agree to give up part of your gross salary in exchange for a non-cash benefit – in this case a fully insured and maintained brand new car. The benefit here is that you exchange the salary before your income tax and NI are deducted for a fully inclusive package with fleet and manufacturer discounts making it much cheaper than a normal private lease agreement. However, as it is through your employer you will be liable for a Benefit in Kind tax, but this is all broken down in your net cost quote.

What's included?

The car scheme includes all routine servicing and wear-and-tear maintenance, fully comprehensive motor insurance, annual Road Fund License, European breakdown cover, replacement tyres and even lifestyle protections. This means you're safeguarded against leaving the scheme early as a result of resignation or redundancy or other life events with the possibility of no termination fee to pay. Please visit the 'about scheme' section on the Car Benefit Scheme site for further information.

Benefit in Kind

For most vehicles registered after April 2020, tax rates have been reduced by 2%, with zero-emission models now tax free until April 2021, only rising 1% each year until April 2023 and remaining at 2% until April 2025. Please refer to our Benefit in Kind brochure for further information.

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How do I choose my new car?

By visiting <https://accmybenefits.vivup.co.uk/> and then selecting the **Car Scheme**. Once on the website you can view the range of models available, find answers to your questions and get quotations for the cars you're interested in. Once you've decided on the car you want, simply submit your selection online and we'll arrange the final approval with your employer.

Do I pay tax on the car?

Under the scheme you are liable for Benefit in Kind (BiK) tax as the car is being provided as a benefit by your employer. It is calculated based on your income tax band and the list price and CO2 of the car you choose. You can find more information about this by visiting the car scheme site, or by referring to our Benefit in Kind brochure.

How long will my new car take to arrive?

This varies depending on which car you choose but is typically 8-12 weeks. Once you've placed your order we'll contact you with all the information along with an estimated delivery date. If you need a car sooner, you can visit our 'cars in stock' page as these are available in as little as 2-4 weeks depending on how quickly we can get all the paperwork back from you and your employer.

Why is this better than getting a personal car lease?

Although the price initially advertised on a personal lease might look enticing, they often don't include VAT, servicing and maintenance, insurance, road tax, breakdown cover; all of which you'd need to pay in addition to a car lease. Plus, personal leases often include an initial upfront payment or deposit which effectively brings down the monthly payments but is a real cost.

Which cars give me the best savings?

The most wallet friendly cars are the low emission vehicles under 75g/km also known as ULEV (Ultra-Low Emission Vehicles). Sign up to receive special offer emailers under your account settings when you visit the site.

Who can I speak to for guidance?

We have an 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 driver site. Alternatively, you can also call them on **0333 400 7431** or email **EETeam@tuskerdirect.com**.

What happens if I want to leave the scheme early?

There is an early termination charge if you resign, or you are made redundant during the first six months of your agreement. However, if you resign or you're made redundant after six months, the early termination charge may not be payable. There are also protections in place for maternity leave, paternity leave, although the eligibility period may vary.

What happens at the end of the agreement?

Tusker will contact you six months before you're due to return your vehicle to discuss your options. You can choose to return the vehicle and swap it for a brand new one, or you can buy the car outright. If you want to buy your car outright, we'll give you a final purchase price two months before your agreement ends.

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